State: Pennsylvania Filing Company: Metropolitan Life Insurance Company

TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified

Product Name: Individual Long-Term Care Insurance

Project Name/Number: 2017_2018 Rate Increase /CT17-211 VIP1 (RW)

Filing at a Glance

Company: Metropolitan Life Insurance Company
Product Name: Individual Long-Term Care Insurance

State: Pennsylvania

TOI: LTC03I Individual Long Term Care

Sub-TOI: LTC03I.001 Qualified

Filing Type: Rate - Other (Not M.U. or G.I. Product)

Date Submitted: 01/30/2018

SERFF Tr Num: META-131359736

SERFF Status: Assigned

State Tr Num: META-131359736

State Status: Received Review in Progress

Co Tr Num: CT17-211 VIP1

Implementation On Approval

Date Requested:

Author(s): Ruth Rivera, Linda Williams, Cherise Crittenden, Robert Waldron, Katijah Basalat

Reviewer(s): Jim Laverty (primary)

Disposition Date:
Disposition Status:
Implementation Date:

State Filing Description:

Proposed aggregate 33% increase on 2,997 PA policyholders of Met Life forms LTC-IDEAL-PA, LTC-FAC-PA, LTC-VAL-PA, LTC-PREM-PA, LTC-IDEAL-PA-ML, LTC-FAC-PA-ML, LTC-VAL-PA-ML, and LTC-PREM-PA-ML.

State: Pennsylvania Filing Company: Metropolitan Life Insurance Company

TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified

Product Name: Individual Long-Term Care Insurance

Project Name/Number: 2017_2018 Rate Increase /CT17-211 VIP1 (RW)

General Information

Project Name: 2017_2018 Rate Increase Status of Filing in Domicile: Authorized

Project Number: CT17-211 VIP1 (RW)

Requested Filing Mode: Review & Approval

Explanation for Combination/Other:

Submission Type: New Submission

Date Approved in Domicile:

Domicile Status Comments:

Market Type: Individual

Individual Market Type:

Overall Rate Impact: Filing Status Changed: 01/31/2018
State Status Changed: 01/31/2018

Deemer Date: Created By: Robert Waldron

Submitted By: Robert Waldron Corresponding Filing Tracking Number:

State TOI: LTC03I Individual Long Term Care

Filing Description: January 30, 2018

Pennsylvania Insurance Department 1326 Strawberry Square, 13th Floor Harrisburg, Pennsylvania 17120

Re:Metropolitan Life Insurance Company ("MetLife")

Individual Long-Term Care Insurance -

Inforce Premium Rate Schedule Increase Filing for Policy Forms LTC-IDEAL-PA, et al and LTC-IDEAL-PA-ML, et al

NAIC Company No. is 65978 FEIN No. is 13-5581829

Dear Sir/Madam:

We are filing, for your review and authorization, a request for a 33% premium rate schedule increase with respect to the policy forms listed below. The policy forms are tax-qualified individual long-term care insurance policies.

LTC-IDEAL-PA- approved by your Department in 2003

LTC-FAC-PA- approved by your Department in 2003

LTC-VAL-PA- approved by your Department in 2003

LTC-PREM-PA- approved by your Department in 2003

LTC-IDEAL-PA-ML- approved by your Department in 2003

LTC-FAC-PA-ML- approved by your Department in 2003

LTC-VAL-PA-ML- approved by your Department in 2003

LTC-PREM-PA-ML- approved by your Department in 2003

The inforce premium rate schedule increase for which we are seeking authorization in this filing will apply to the above listed policies, along with those rider and endorsements that were contemporaneously or subsequently authorized for use by your Department. They were issued in your state from January, 2003 to June, 2006 and are no longer being marketed in any state. Nationwide, these policy forms were last issued in 2007.

We are fully aware that a premium increase may be difficult for our policyholders; therefore, we will be providing policyholders with an array of options, if available, which will help them mitigate the impact of any increase. Most importantly, for those

State: Pennsylvania Filing Company: Metropolitan Life Insurance Company

TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified

Product Name: Individual Long-Term Care Insurance

Project Name/Number: 2017_2018 Rate Increase /CT17-211 VIP1 (RW)

policyholders who elected compound or simple inflation, we will provide them, if applicable, with the ability to completely or partially avoid the increase by reducing their benefit increase coverage from 5 percent automatic compound or simple benefit increase to a lower percentage benefit increase. Policyholders who choose to completely or partially avoid the increase in premium resulting from the rate increase by opting for a reduction in inflation protection levels. The lower benefit increase percentage will apply on a prospective basis only. We are, therefore, filing the following riders for each policy series to implement these options.

Policy SeriesNew Compound Rider FormNew Lower Compound Amount(s)New Simple Rider FormNew Lower Simple Amount(s)

LTC-IDEAL-PA

LTC-FAC-PA

LTC-VAL-PA

LTC-PREM-PA

LTC-IDEAL-PA-ML

LTC-FAC-PA-ML

LTC-VAL-PA-ML

LTC-PREM-PA-ML

LTC97-IMR0.1% - 4.9%LTC97-IMR0.1% - 4.9%

Upon policyholder selection, their current inflation rider will be replaced by the new rider. Please see below for a description of each rider.

ACI-VIP-MR Automatic Compound Inflation Protection Modification Rider. This rider will be issued to policyholders who have been issued Policy Form #'s LTC-IDEAL-PA, LTC-FAC-PA, LTC-VAL-PA, LTC-PREM-PA, LTC-IDEAL-PA-ML, LTC-FAC-PA-ML, LTC-VAL-PA-ML, LTC-PREM-PA-ML, in place of the automatic compound inflation rider that is currently in effect. The new rider will go into effect when the current rider ends. The new rider will provide a lower percentage amount for automatic inflation increases to mitigate the rate increase impact.

ASI-VIP-MR Automatic Simple Compound Inflation Protection Modification Rider. This rider will be issued to policyholders who have been issued Policy Form #'s LTC-IDEAL-PA, LTC-FAC-PA, LTC-VAL-PA, LTC-PREM-PA, LTC-IDEAL-PA-ML, LTC-FAC-PA-ML, LTC-VAL-PA-ML, LTC-PREM-PA-ML, in place of the automatic compound inflation rider that is currently in effect. The new rider will go into effect when the current rider ends. The new rider will provide a lower percentage amount for automatic inflation increases to mitigate the rate increase impact.

Note that previously, a premium rate increase request of 18% was submitted on December 14, 2008, and your Department authorized 18% on March 13, 2009.

Note that previously, a premium rate increase request of 58% was submitted on January 2, 2013, and your Department authorized 20% on May 1, 2013.

Note that previously, a premium rate increase request of 59.60% was submitted on February 3, 2016, and your Department authorized 20% on April 5, 2016.

State: Pennsylvania Filing Company: Metropolitan Life Insurance Company

TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified

Product Name: Individual Long-Term Care Insurance

Project Name/Number: 2017_2018 Rate Increase /CT17-211 VIP1 (RW)

We are submitting an actuarial memorandum, which reflects inflation protection landing spots applicable to our proposed rate increase request.

Notification to Policyholders of Premium Rate Schedule Increase

After we have obtained authorization of the premium rate increase, this rate increase will become effective on each policy's modal premium due date (monthly, quarterly, semi-annually and annually), following at least a 60 day advance written notification to the policyholder. In our written notification we will include explanatory information related to the rate increase, including:

- •The amount of the increase requested in this filing and the amount of the increase authorized by your Department;
- •If the full amount of the requested increase is authorized by your Department, a statement that the policy may be subject to rate increases in the future and, if the amount of the increase authorized by your Department is less than the amount requested in this filing, the notice may include an additional statement about the likelihood of MetLife making future rate increase requests on the policy. The wording of the statement will depend on the degree of variance from the amount requested;
- •The current premium rate and the premium rate after the increase is applied;
- •A statement that the premium rate adjustment will be effective on the policy's modal premium due date as described above;
- •The following options available to the policyholder:
- 1.the policyholder can continue his/her current coverage by paying the new premium amount when due:
- 2.the policyholder can reduce his/her coverage to lessen the impact of the premium rate schedule if the current level of coverage permits a reduction; or
- 3.if the policyholder's coverage lapses (due to nonpayment of premium or cancellation) at any time from the date of our written notification up to 120 days following the first due date of the new premium ("Election Period"), then the policyholder will have nonforfeiture coverage as follows.
- olf the policyholder's coverage does not include the nonforfeiture coverage provision, or includes the nonforfeiture coverage provision but that provision provides benefits less than the Limited Coverage Upon Lapse Following Premium Increase Endorsement ("LCUL"), we will issue the policyholder the LCUL.

olf the policyholder's policy includes Contingent Benefits Upon Lapse and the policyholder qualifies for coverage under Contingent Benefits Upon Lapse, we will instead provide coverage under the LCUL, since the benefit payable under the LCUL is equal to the benefit payable under Contingent Benefits Upon Lapse.

olf the policyholder's coverage includes the nonforfeiture coverage provision and that provision provides benefits equal to the LCUL, we will provide coverage under the nonforfeiture coverage provision.

We will not provide coverage under more than one feature that provides for a nonforfeiture benefit.

We have included a copy of our policyholder notification letter and coverage change form for informational purposes.

State: Pennsylvania Filing Company: Metropolitan Life Insurance Company

TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified

Product Name: Individual Long-Term Care Insurance

Project Name/Number: 2017_2018 Rate Increase /CT17-211 VIP1 (RW)

We are extending the use of the Limited Coverage Upon Lapse Following Premium Increase Endorsement (LCUL), which was previously authorized by your Department on March 28, 2013.

The contact person for this filing is:

Deborah Fountas 1300 Hall Boulevard Bloomfield, CT 06002 Telephone: 860-656-3808 dfountas@metlilfe.com

Thank you for your attention to our filing. We look forward to hearing from you.

Sincerely,

Thomas G. Reilly
Assistant Vice President
Product Management & Compliance

Company and Contact

Filing Contact Information

Deborah Fountas, Sr. Product Consultant dfountas@metlife.com 1300 Hall Blvd 860-656-3808 [Phone] Bloomfield, CT 06002 860-656-3815 [FAX]

Filing Company Information

Metropolitan Life Insurance CoCode: 65978 State of Domicile: New York

CompanyGroup Code: 241Company Type: LifeMetLifeGroup Name:State ID Number:

200 Park Avenue FEIN Number: 13-5581829

New York, NY 10166

(212) 578-2211 ext. [Phone]

Filing Fees

Fee Required? Yes
Fee Amount: \$0.00

State: Pennsylvania Filing Company: Metropolitan Life Insurance Company

TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified

Product Name: Individual Long-Term Care Insurance

Project Name/Number: 2017_2018 Rate Increase /CT17-211 VIP1 (RW)

Retaliatory? No

Fee Explanation: NY is a non-retaliatory state - \$0

State: Pennsylvania Filing Company: Metropolitan Life Insurance Company

TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified

Product Name: Individual Long-Term Care Insurance

Project Name/Number: 2017_2018 Rate Increase /CT17-211 VIP1 (RW)

Correspondence Summary

Amendments

Schedule	Schedule Item Name	Created By	Created On	Date Submitted
Form	IB Coverage Change Form_Landing Spots	Robert Waldron	02/09/2018	02/09/2018
Supporting Document	Transmittal Letter (A&H)	Robert Waldron	02/01/2018	02/01/2018

State: Pennsylvania Filing Company: Metropolitan Life Insurance Company

TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified

Product Name: Individual Long-Term Care Insurance

Project Name/Number: 2017_2018 Rate Increase /CT17-211 VIP1 (RW)

Amendment Letter

Submitted Date: 02/09/2018

Comments:

Dear Jim,

we are replacing the coverage change forms submitted earlier, with coverage change forms including the option to mitigate inflation (landing spot). I apologize for the inconvenience. Thank you for your attention to our filing.

I will touch base with you soon.

Sincerely,

Deb Fountas

Changed Items:

Form Schedule Item Changes								
Item	Form	Form	Form	Form	Action Specific	Readability		
No.	Name	Number	Туре	Action	Data	Score	Attachments	Submitted
1	IB Coverage Change Form_Landing Spots	COVCHG	ОТН	Initial		0.000	IB Coverage Change Form_Landing Spots.pdf	Date Submitted: 02/09/2018 By:
Previous Vers	sion							
1	IB Coverage Change Form_FINAL	COVCHG	ОТН	Initial		0.000	IB Coverage Change Form_FINAL.pdf	Date Submitted: 01/30/2018 By: Robert Waldron

No Rate Schedule Items Changed.

No Supporting Documents Changed.

State: Pennsylvania Filing Company: Metropolitan Life Insurance Company

TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified

Product Name: Individual Long-Term Care Insurance

Project Name/Number: 2017_2018 Rate Increase /CT17-211 VIP1 (RW)

Amendment Letter

Submitted Date: 02/01/2018

Comments:

Dear Jim,

Per my voice message on February 1st, I have revised the filing letter to note that we are extending the use of the endorsements, as we may offer inflation mitigation options to insureds outside of this requested rate increase.

Thank you for your attention to our filing.

Sincerely,

Deb Fountas

Changed Items:

No Form Schedule Items Changed.

No Rate Schedule Items Changed.

Supporting Document Schedule Item Changes					
Satisfied - Item:	Transmittal Letter (A&H)				
Comments:	Please see the attached revised Transmittal Letter and Landing Spot Description				
Attachment(s):	Attachment(s): LSE description - VIP1.pdf PA VIP1 Filing Letter_Landing Spots_Rate Action 2018.pdf				
Previous Version					
Satisfied - Item:	Transmittal Letter (A&H)				
Comments:	Please see the attached Transmittal Letter and Landin Spot Description				
Attachment(s):	IB Insured RA Itr_Flat increase.pdf LSE description - VIP1.pdf				

State: Pennsylvania Filing Company: Metropolitan Life Insurance Company

TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified

Product Name: Individual Long-Term Care Insurance

Project Name/Number: 2017_2018 Rate Increase /CT17-211 VIP1 (RW)

Form Schedule

Lead I	Lead Form Number: ACI-VIP-MR									
Item	Schedule Item	Form	Form	Form	Form	Action Specific	Readability			
No.	Status	Name	Number	Туре	Action	Data	Score	Attachments		
1		VIP Rate Increase Mitigation Rider_ACI_Landing Spots	ACI-VIP-MR	POLA	Initial		0.000	VIP Rate Increase Mitigation Rider_ACI_Landin g Spots.pdf		
2		VIP Rate Increase Mitigation Rider_ASI_Landing Spots	ASI-VIP-MR	POLA	Initial		0.000	VIP Rate Increase Mitigation Rider_ASI_Landin g Spots.pdf		
3		IB Coverage Change Form_Landing Spots	COVCHG	ОТН	Initial		0.000	IB Coverage Change Form_Landing Spots.pdf		

Form Type Legend:

	po Eogona.		
ADV	Advertising	AEF	Application/Enrollment Form
CER	Certificate	CERA	Certificate Amendment, Insert Page, Endorsement or Rider
DDP	Data/Declaration Pages	FND	Funding Agreement (Annuity, Individual and Group)
MTX	Matrix	NOC	Notice of Coverage
ОТН	Other	OUT	Outline of Coverage
PJK	Policy Jacket	POL	Policy/Contract/Fraternal Certificate
POLA	Policy/Contract/Fraternal Certificate: Amendment, Insert Page, Endorsement or Rider	SCH	Schedule Pages

METROPOLITAN LIFE INSURANCE COMPANY

Automatic Compound Inflation Protection Modification Rider

This Rider provides for an automatic benefit increase of [X] percent per year, compounded annually.

This Rider is part of the policy to which it is attached if it is referred to on page 3 of the policy. This Rider provides coverage as described below.

Automatic Compound Inflation Benefit

Your benefit amounts will automatically increase each year with no corresponding increase in premium. The amounts of the increases are equal to [X] percent of the benefit amounts in effect at the end of the prior **Policy Year**.

If You have received any **Benefits** under the policy, then with regard to the **Total Lifetime Benefit**, **Needs Assessment**, and if applicable, **Transition Expense Allowance** and **Informal Caregiver Training Benefit Amounts**, the [X] percent increase will be applied to the remaining amounts.

The benefit amount increases will occur on each **Policy Anniversary** for the lifetime of Your policy, even when You are receiving **Benefits**. These increases will be made without regard to Your age, claim status, claim history, health, or the length of time You have been covered under the policy.

Your premium is not expected to increase as a result of the benefit amount increases provided by this Rider. However, We reserve the right to adjust premiums on a class basis.

Limitations

No increases will be made if nonforfeiture coverage is in effect under the policy.

Effective Date of this Rider

This Rider takes effect on the Rider Effective Date shown below. If this Rider is in effect, it will be set forth on Your Schedule of Benefits (page 3 of the policy).

Termination of this Rider

This Rider will end on the earlier of:

- the last day of the Policy Month in which We receive Your written request to end this Rider.
 In this case, We will send You a revised Schedule of Benefits (page 3 of the policy) to be
 attached to Your policy; or
- 2. the date on which the policy ends.

Premium for this Rider

The premium for this Rider is shown in the Premium Schedule on page 3 of the policy. The premium for this Rider will terminate as of the date this Rider ends. The same conditions that apply to the premium for the policy will apply to the premium for this Rider.

In all other respects, the provisions and conditions of the policy remain the same. This Rider is subject to the terms and provisions of the policy. It is to be attached to and made a part of Your policy.

Signed for Metropolitan Life Insurance Company

Jeannette Pina]

() earnest to

Vice-President and Secretary

Rider Effective Date: [DATE]

ACI-VIP-MR

METROPOLITAN LIFE INSURANCE COMPANY

Automatic Simple Inflation Protection Modification Rider

This Rider provides for an automatic benefit increase of [X] percent of the original benefit amounts per year.

This Rider is part of the policy to which it is attached if it is referred to on page 3 of the policy. This Rider provides coverage as described below.

Automatic Simple Inflation Benefit

Your benefit amounts will automatically increase each year with no corresponding increase in premium. The amounts of the increases are equal to [X] percent of the benefit amounts on the **Original Coverage Effective Date** as shown on page 3 of the policy, or on the lowest base daily benefit amount if a decrease has been made.

If You increase, or have previously increased, Your benefit amounts under the terms of Your policy, the additional benefit amounts purchased will be added to the benefit amounts in effect on the **Original Coverage Effective Date** for purposes of determining subsequent increases under this Rider.

If You decrease, or have previously decreased, Your benefit amounts under the terms of Your policy, the percentage decrease in your **Nursing Home** or **Facility** (whichever is shown on page 3 of the policy) daily benefit amount will be applied to the benefit amounts otherwise used for purposes of determining subsequent increases under this Rider.

If You have received any **Benefits** under the policy, then with regard to the **Total Lifetime Benefit**, **Needs Assessment**, and if applicable, **Transition Expense Allowance** and **Informal Caregiver Training Benefit Amounts**, the actual percentage increase in Your **Nursing Home** or **Facility** (whichever is shown on page 3 of the policy) daily benefit amount over the amount in
effect at the end of the prior **Policy Year** will be applied to the remaining amounts.

The benefit amount increases will occur on each **Policy Anniversary** for the lifetime of Your policy, even when You are receiving **Benefits**. These increases will be made without regard to Your age, claim status, claim history, health, or the length of time You have been covered under the policy.

Your premium is not expected to increase as a result of the benefit amount increases provided by this Rider. However, we reserve the right to adjust premiums on a class basis.

Limitations

No increases will be made if nonforfeiture coverage is in effect under the policy.

Effective Date of this Rider

This Rider takes effect on the Rider Effective Date shown below. If this Rider is in effect, it will be set forth on Your Schedule of Benefits (page 3 of the policy).

Termination of this Rider

This Rider will end on the earlier of:

- the last day of the **Policy Month** in which We receive Your written request to end this Rider.
 In this case, We will send You a revised Schedule of Benefits (page 3 of the policy) to be attached to Your policy; or
- 2. the date on which the policy ends.

Premium for this Rider

The premium for this Rider is shown in the Premium Schedule on page 3 of the policy. The premium for this Rider will terminate as of the date this Rider ends. The same conditions that apply to the premium for the policy will apply to the premium for this Rider.

Automatic Simple Inflation Protection Modification Rider (Continued)

In all other respects, the provisions and conditions of the policy remain the same. This Rider is subject to the terms and provisions of the policy. It is to be attached to and made a part of Your policy.

Signed for Metropolitan Life Insurance Company

Jeannette Pina]

Jeannet 18

Vice-President and Secretary

Rider Effective Date: [DATE]



Metropolitan Life Insurance Company Long Term Care [PO Box 64911, St. Paul, MN 55164-0911] [P.O. Box 990028, Hartford, CT 06199-0028]

Distribution Alliance #: [XXXXXXXX] Policy #: [XXXXXXXX]

[First Name] [Last Name]

Premium Rate Increase Date: [Effective Date of Increase]

Long Term Care Increase Coverage Change Request Form

If you intend to maintain your current coverage at the new increased premium, there is no need to return this form.

Please use this form to request a decrease in your long term care insurance coverage, if available, or to cancel your coverage. We recommend that you review the enclosed information on the cost of care. If you have any questions, or would like to consider alternative options, you can speak with our **Customer Service team at** [(888) 285-8140][(800) 308-0179], from [8:30 a.m. to 6:30 p.m.], Eastern Time, Monday – Friday.

Keep current coverage and pay premium increase

(No Action Required)

Daily Benefit Amount: [\$XXX.XX]

Total Lifetime Benefit:

[X] Years

Premium:

[\$XXX.XX][mode]

Note: If you do not submit a selection, your coverage will remain the same and your new premium will become effective on [DATE].

To request a coverage change check only ONE box below

Reduce Daily Benefit* and Minimize Premium Increase

Daily Benefit Amount: [\$XXX.XX]

Premium:

[\$XXX.XX][mode]

A higher revised daily benefit amount may include automatic inflation increases between the date of this letter and the effective date of the increase. Reduce Total Lifetime Benefit (benefit duration) and Minimize Premium Increase

Total Lifetime Benefit:

[X] Years

Premium:

[\$XXX.XX][mode]

Please note this duration does not reflect claims paid or payable.

*Please note that the Total Lifetime Benefit number of years is used to calculate the Total Lifetime Benefit dollar amount. If MetLife pays the full Nursing Home Daily Benefit Amount, then the benefit duration would not exceed the number of years selected. If MetLife pays less than the Nursing Home Daily Benefit Amount, then the lifetime benefit duration could exceed the number of years selected.

[Avoid][Minimize] this **Customized Decrease Option Premium Increase** Please call the Customer Service team for available options Reduce my automatic inflation OTHER increase from 5% to [____] Premium: [\$XXX.XX][mode] Please note that any reduced inflation percentage will only be applied to future inflation increases that occur after the effective date of this change. All other existing benefits and previous inflation increases that have already been applied to your policy through the effective date of the inflation reduction will be maintained. The option to [avoid][minimize] the premium increase by reducing your annual inflation rate to a percentage less than 5% is a one-time offer, and must be made by [DATE]. Variations of these options are not available. [If the rate increase is to be implemented in phases and you choose to take a landing spot, the landing spot will mitigate all of the phased increases, not just the first phase. **Coverage Termination** [Please CANCEL my coverage. I understand that I will be provided

[Please CANCEL my coverage. I understand that I will be provided coverage under a Limited Coverage Upon Lapse Following Premium Increase Endorsement ("LCUL"). As you consider this option, please note that this is **limited** coverage and does not provide the same level of coverage you currently have.]

[Please CANCEL my coverage. I understand that this will trigger coverage under the Nonforfeiture feature which I purchased with my policy. As you consider this option, please note that this is **limited** coverage and does not provide the same level of coverage you currently have.]

Please note that any changes in your coverage between now and the date when the new premium goes into effect may be calculated at the new rates. Bill mode changes can only be made on or after your policy anniversary date after the date the premium increase takes effect.

Please note you may not be able to increase benefits in the future without providing evidence of insurability. However, coverage changes may be able to be made without providing evidence of insurability through the inflation offering. Please refer to your policy for additional detail.

Some MetLife policies contain a paid-up survivorship feature or a shared care rider. If you currently qualify for the paid-up survivorship feature of your policy or if you have purchased the shared care rider, please note that both policyholders may be required to maintain identical coverage in order for these features to remain in effect. Please refer to your policy for additional information.

I understand if I am on waiver of premium, that the change(s) will not become effective unless I resume paying premiums. Please note: It may not be in your best interest to make reductions to coverage while in claim.
I understand the policy change(s) I have selected above. I agree that any change(s) will become effective on the premium rate increase date outlined above. (Cancellations will be processed consistent with the terms of your policy and any applicable endorsements.)
Policy #[XXXXXXXXX]

Please sign, date and return this form to the address listed below by [Coverage Change Receipt Date]. No Response is required if you are not making any changes.

Signature: _____

Metropolitan Life Insurance Company [Long Term Care, PO Box 64911, St. Paul, MN 55164-0911

Date: _____

Phone: (888) 285-8140 Fax: (952) 833-5410]

[Long Term Care, P.O. Box 14634, Lexington, KY, 40512-9938

Phone: (800) 308-0179 Fax: (866) 314-5612]

State: Pennsylvania Filing Company: Metropolitan Life Insurance Company

TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified

Product Name: Individual Long-Term Care Insurance

Project Name/Number: 2017_2018 Rate Increase /CT17-211 VIP1 (RW)

Rate Information

Rate data applies to filing.

Filing Method: SERFF

Rate Change Type: Increase

Overall Percentage of Last Rate Revision: 20.000%

Effective Date of Last Rate Revision: 08/01/2016

Filing Method of Last Filing: See section 16 of the actuarial memorandum

SERFF Tracking Number of Last Filing: META-130430816

Company Rate Information

	Overall %	Overall %	Written Premium	Number of Policy	Written	Maximum %	Minimum %
0		_		•			
Company	Indicated	Rate	Change for	Holders Affected	Premium for	Change	Change
Name:	Change:	Impact:	this Program:	for this Program:	this Program:	(where req'd):	(where req'd):
Metropolitan Life Insurance Company	33.000%	33.000%	\$2,937,128	2,997	\$8,900,389	33.000%	33.000%

 State:
 Pennsylvania
 Filing Company:
 Metropolitan Life Insurance Company

TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified

Product Name: Individual Long-Term Care Insurance

Project Name/Number: 2017_2018 Rate Increase /CT17-211 VIP1 (RW)

Rate/Rule Schedule

Item No.	Schedule Item Status	Document Name	Affected Form Numbers (Separated with commas)	Rate Action	Rate Action Information	Attachments
1		PA_VIP1_rates_33%Increase	LTC-IDEAL-PA, LTC-FAC-PA, LTC-VAL-PA, LTC-PREM-PA, LTC-IDEAL-PA-ML, LTC-FAC- PA-ML, LTC-VAL-PA-ML, LTC- PREM-PA-ML		Previous State Filing Number: META-130430816 Percent Rate Change Request: 33	PA_VIP1_rates_33%In crease.pdf, VIP1_Landing_Spot_R ating_Factors.pdf,

Policy Form Series: LTC-FAC
Facilities Only
\$10 Annual Rates with 33 % increase
100 Day Elimination Period
No Home Care
No Inflation

No Inflation								
Age	2 Year	3 year	4 year	5 year	6 year	7 years	Lifetime	
30	\$24.05	\$28.17	\$31.31	\$33.20	\$36.39	\$38.89	\$45.49	
31	\$24.51	\$28.73	\$31.92	\$33.86	\$37.12	\$39.66	\$46.36	
32	\$24.99	\$29.29	\$32.56	\$34.50	\$37.83	\$40.43	\$47.29	
33	\$25.47	\$29.86	\$33.17	\$35.17	\$38.56	\$41.19	\$48.19	
34	\$25.96	\$30.42	\$33.81	\$35.83	\$39.27	\$41.97	\$49.10	
35	\$26.44	\$30.99	\$34.45	\$36.52	\$40.03	\$42.79	\$50.01	
36	\$26.95	\$31.57	\$35.11	\$37.19	\$40.78	\$43.57	\$50.97	
37	\$27.45	\$32.16	\$35.74	\$37.89	\$41.52	\$44.36	\$51.88	
38	\$27.93	\$32.74	\$36.39	\$38.57	\$42.29	\$45.18	\$52.84	
39	\$28.46	\$33.34	\$37.04	\$39.27	\$43.03	\$45.98 \$46.83	\$53.79 \$54.70	
40 41	\$28.95 \$29.71	\$33.92 \$34.82	\$37.72 \$38.70	\$39.97 \$41.04	\$43.80 \$44.98	\$46.83 \$48.07	\$54.76 \$56.23	
42	\$30.51	\$35.74	\$39.73	\$42.11	\$46.15	\$49.33	\$50.23 \$57.71	
43	\$31.29	\$36.65	\$40.76	\$43.19	\$47.33	\$50.59	\$59.16	
44	\$32.09	\$37.57	\$41.76	\$44.30	\$48.55	\$51.88	\$60.67	
45	\$32.88	\$38.53	\$42.80	\$45.41	\$49.73	\$53.17	\$62.18	
46	\$33.98	\$39.81	\$44.21	\$46.91	\$51.39	\$54.90	\$64.25	
47	\$35.05	\$41.08	\$45.59	\$48.43	\$53.04	\$56.71	\$66.30	
48	\$36.16	\$42.39	\$47.06	\$49.95	\$54.72	\$58.49	\$68.40	
49	\$37.28	\$43.68	\$48.49	\$51.48	\$56.41	\$60.30	\$70.52	
50	\$38.41	\$45.02	\$49.95	\$53.04	\$58.12	\$62.14	\$72.67	
51	\$41.08	\$48.29	\$53.60	\$57.38	\$62.90	\$67.20	\$78.62	
52	\$43.86	\$51.64	\$57.35	\$61.92	\$67.83	\$72.52	\$84.83	
53	\$46.71	\$55.16	\$61.19	\$66.58	\$72.99	\$78.02	\$91.26	
54 55	\$49.64	\$58.79	\$65.20	\$71.47 \$76.51	\$78.34	\$83.71 \$89.62	\$97.93	
55 56	\$52.65 \$57.54	\$62.50 \$68.44	\$69.32 \$75.81	\$76.51 \$84.34	\$83.86 \$92.41	\$98.77	\$104.83 \$115.50	
57	\$62.56	\$74.59	\$82.57	\$92.49	\$101.33	\$108.30	\$126.67	
58	\$67.80	\$80.94	\$89.52	\$100.93	\$110.62	\$118.24	\$138.27	
59	\$73.16	\$87.53	\$96.70	\$109.74	\$120.27	\$128.53	\$150.33	
60	\$78.70	\$94.31	\$104.13	\$118.88	\$130.26	\$139.24	\$162.82	
61	\$88.74	\$106.71	\$117.85	\$133.33	\$146.13	\$156.17	\$182.65	
62	\$98.95	\$119.49	\$131.92	\$148.02	\$162.21	\$173.35	\$202.76	
63	\$109.46	\$132.61	\$146.35	\$162.89	\$178.51	\$190.79	\$223.13	
64	\$120.18	\$146.10	\$161.20	\$178.02	\$195.08	\$208.49	\$243.84	
65	\$131.11	\$159.92	\$176.41	\$193.33	\$211.88	\$226.41	\$264.80	
66	\$151.55	\$185.43	\$204.23	\$222.43	\$243.72	\$260.49	\$304.69	
67	\$172.39	\$211.63	\$232.78	\$251.94	\$276.08	\$295.05	\$345.12	
68	\$193.74 \$215.54	\$238.54	\$262.06	\$281.85	\$308.89	\$330.12	\$386.10	
69 70	\$215.54 \$237.79	\$266.15 \$294.46	\$292.07 \$322.82	\$312.20 \$342.99	\$342.16 \$375.87	\$365.70 \$401.73	\$427.70 \$469.84	
71	\$271.93	\$338.38	\$370.42	\$402.44	\$441.05	\$471.37	\$551.31	
72	\$304.73	\$381.15	\$416.64	\$462.91	\$507.28	\$542.16	\$634.12	
73	\$336.21	\$422.77	\$461.43	\$524.31	\$574.59	\$614.09	\$718.27	
74	\$366.39	\$463.21	\$504.84	\$586.72	\$642.96	\$687.17	\$803.73	
75	\$395.26	\$502.51	\$546.87	\$650.10	\$712.45	\$761.43	\$890.55	
76	\$452.47	\$571.59	\$626.54	\$751.40	\$823.46	\$880.06	\$1,029.31	
77	\$509.14	\$639.03	\$705.75	\$853.73	\$935.59	\$999.91	\$1,169.50	
78	\$565.33	\$704.87	\$784.49	\$957.11	\$1,048.88	\$1,121.00	\$1,311.11	
79	\$620.99	\$769.13	\$862.77	\$1,061.51	\$1,163.31	\$1,243.28	\$1,454.12	
80 81	\$676.13 \$753.92	\$831.77 \$921.08	\$940.55 \$1,050.33	\$1,166.93 \$1,313.76	\$1,278.86 \$1,439.74	\$1,366.76 \$1,538.73	\$1,598.55 \$1,799.68	
82	\$830.98	\$1,008.17	\$1,050.33	\$1,462.04	\$1,439.74 \$1,602.25	\$1,712.40	\$2,002.81	
83	\$907.33	\$1,092.97	\$1,267.89	\$1,611.75	\$1,766.31	\$1,887.75	\$2,207.92	
84	\$982.95	\$1,175.55	\$1,375.67	\$1,762.95	\$1,931.98	\$2,064.81	\$2,414.99	
85	\$1,057.86	\$1,255.88	\$1,482.78	\$1,915.59	\$2,099.27	\$2,243.59	\$2,624.08	
86	\$1,193.87	\$1,417.35	\$1,673.49	\$2,172.82	\$2,381.21	\$2,544.92	\$2,976.49	
87	\$1,326.97	\$1,575.35	\$1,860.03	\$2,427.42	\$2,660.20	\$2,843.10	\$3,325.25	
88	\$1,457.07	\$1,729.82	\$2,042.39	\$2,679.34	\$2,936.25	\$3,138.14	\$3,670.31	
89	\$1,584.22	\$1,880.79	\$2,220.65	\$2,928.53	\$3,209.37	\$3,429.99	\$4,011.71	
90	\$1,708.42	\$2,028.21	\$2,394.73	\$3,175.08	\$3,479.53	\$3,718.75	\$4,349.42	
91	\$1,829.65 \$1,047.03	\$2,172.14	\$2,564.64	\$3,418.92	\$3,746.77	\$4,004.36	\$4,683.46	
92 93	\$1,947.92 \$2,063.22	\$2,312.54	\$2,730.41 \$2,892.05	\$3,660.11	\$4,011.07 \$4,272.42	\$4,286.83 \$4,566.16	\$5,013.83 \$5,340.55	
93 94	\$2,063.22 \$2,175.56	\$2,449.45 \$2,582.82	\$2,892.05 \$3,049.50	\$3,898.60 \$4,134.41	\$4,272.43 \$4,530.86	\$4,842.33	\$5,340.55 \$5,663.55	
95	\$2,773.30	\$2,712.67	\$3,202.83	\$4,367.53	\$4,786.34	\$5,115.39	\$5,003.33 \$5,982.91	
96	\$2,456.31	\$2,916.12	\$3,443.04	\$4,695.10	\$5,145.32	\$5,499.04	\$6,431.64	
97	\$2,627.67	\$3,119.57	\$3,683.24	\$5,022.68	\$5,504.28	\$5,882.71	\$6,880.36	
98	\$2,799.05	\$3,323.03	\$3,923.47	\$5,350.22	\$5,863.25	\$6,266.35	\$7,329.07	
99	\$2,970.41	\$3,526.47	\$4,163.67	\$5,677.80	\$6,222.23	\$6,650.03	\$7,777.80	

Policy Form Series: LTC-FAC
Facilities Only
\$10 Annual Rates with 33 % increase
100 Day Elimination Period
No Home Care
5% Simple Inflation Rider

Age 2 Year 3 year 4 year 5 year 6 year 7 years Lifetime 30 \$88.49 \$46.00 \$46.80 \$83.14 \$88.23 \$82.22 \$37.27 \$31.83 \$39.22 \$45.97 \$50.86 \$54.18 \$89.37 \$68.43 \$37.21 \$32.54 \$40.01 \$46.67 \$51.87 \$55.19 \$90.02 \$46.80 \$37.65 \$33 \$40.07 \$46.67 \$51.87 \$55.19 \$90.02 \$46.80 \$37.65 \$33 \$40.07 \$46.67 \$51.87 \$55.19 \$90.02 \$46.80 \$37.65 \$33 \$40.07 \$46.87 \$51.87 \$55.29 \$50.26 \$61.68 \$65.01 \$37.00 \$34.54 \$34.53 \$46.86 \$53.86 \$57.35 \$90.24 \$67.10 \$77.00 \$32.87 \$70.90 \$34.54 \$34.53 \$46.86 \$53.86 \$55.85 \$57.35 \$90.24 \$67.10 \$77.00 \$32.87 \$70.90 \$34.54 \$34.53 \$46.86 \$55.85 \$55.91 \$50.25 \$36.24 \$67.10 \$77.00 \$32.27 \$37.56 \$35.34 \$36.24 \$36.24 \$36.24 \$36.10 \$36.24 \$	No Home Care										
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22 SAD.01											
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62 \$163.40 \$197.31 \$217.04 \$244.42 \$267.84 \$226.24 \$334.80 63 \$178.62 \$216.37 \$237.89 \$265.82 \$291.28 \$311.34 \$364.11 \$459.10 \$235.98 \$259.34 \$287.51 \$315.09 \$336.78 \$393.86 65 \$209.94 \$256.07 \$281.27 \$309.55 \$339.23 \$362.52 \$423.99 66 \$237.15 \$290.15 \$318.34 \$348.06 \$381.40 \$407.64 \$4767.99 67 \$264.90 \$325.20 \$356.38 \$387.12 \$424.24 \$453.37 \$530.31 68 \$293.33 \$3361.14 \$395.38 \$426.71 \$467.67 \$499.79 \$584.55 \$69 \$322.34 \$397.99 \$435.34 \$466.88 \$511.67 \$546.86 \$639.60 \$70 \$351.92 \$435.80 \$476.26 \$507.62 \$556.30 \$594.55 \$695.37 \$71 \$394.00 \$490.29 \$535.19 \$583.12 \$639.55 \$682.97 \$798.78 \$72 \$434.39 \$543.33 \$592.36 \$689.87 \$737.79 \$808.59 \$884.18 \$1,010.75 \$74 \$510.22 \$645.05 \$701.37 \$817.02 \$895.37 \$101.75 \$74 \$510.22 \$645.05 \$701.37 \$817.02 \$895.37 \$101.75 \$12.294 \$73.15 \$594.33 \$647.75 \$737.79 \$808.59 \$884.18 \$1,010.75 \$75 \$545.67 \$983.72 \$753.30 \$897.47 \$983.53 \$1,051.17 \$1,229.41 \$76 \$611.46 \$772.46 \$845.14 \$1,015.48 \$1,112.84 \$1,182.85 \$1,391.06 \$77 \$866.71 \$894.93 \$997.50 \$1,117.50 \$1,376.67 \$1,356.25 \$205.40 \$1,177.23 \$2,132.99 \$2,205.40 \$1,117.50 \$1,376.67 \$1,350.05 \$1,977.23 \$2,312.55 \$1,250.88 \$1,375.43 \$1,470.02 \$1,779.30 \$868.82 \$1,068.79 \$1,207.15 \$1,229.41 \$1,183.57 \$1,285.45 \$1,265.08 \$1,375.43 \$1,470.02 \$1,779.30 \$868.82 \$1,068.79 \$1,207.15 \$1,207.25 \$1,250.08 \$1,375.43 \$1,470.02 \$1,779.30 \$868.82 \$1,068.79 \$1,207.15 \$1,207.25 \$1,250.08 \$1,375.43 \$1,470.02 \$1,779.30 \$1,175.60 \$1,376.67 \$1,508.71 \$1,229.41 \$1,183.57 \$1,248.85 \$1,247.28 \$2,203.39 \$2,573.55 \$2,250.40 \$1,150.87 \$1,250.68 \$1,250.08 \$1,250.08 \$2,265.24 \$2,203.39 \$2,273.55 \$2,250.00 \$1,277.25 \$1,250.08 \$1,375.43 \$1,470.02 \$1,779.30 \$2,215.55 \$2,250.40 \$1,265.08 \$1,375.43 \$1,470.02 \$1,779.30 \$2,215.55 \$2,250.40 \$1,250.08 \$1,250.08 \$2,265.24 \$2,253 \$2,265.25 \$2,264.08 \$1,265.08 \$1,265.08 \$1,277.23 \$2,213.55 \$2,250.40 \$1,265.08 \$1,265.08 \$2,265.24 \$2,265.25 \$2,264.08 \$1,265.09 \$2,295.70 \$2,246.75 \$2,266.20 \$2,277.51 \$2,266.20 \$2,277.51 \$2,266.20 \$2,277.51 \$2,266.20 \$2,277.52 \$2,266.20 \$2,277.51 \$2,266.20 \$2,277.51 \$2,266.20 \$2,277.55 \$2,260	60	\$134.07	\$160.69	\$176.88	\$202.51	\$221.92	\$237.18	\$277.41			
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64 \$194.10 \$235.98 \$259.34 \$287.51 \$315.09 \$336.78 \$393.86 65 \$209.94 \$256.07 \$281.27 \$309.55 \$339.23 \$362.52 \$423.99 66 \$237.15 \$290.15 \$318.34 \$348.06 \$381.40 \$407.64 \$476.79 67 \$264.90 \$325.20 \$356.38 \$387.12 \$424.24 \$453.37 \$530.31 68 \$293.33 \$361.14 \$395.38 \$426.71 \$467.67 \$499.79 \$584.55 69 \$322.34 \$397.99 \$435.34 \$466.88 \$511.67 \$546.86 \$639.60 70 \$351.92 \$435.80 \$476.26 \$507.62 \$556.30 \$594.55 \$695.37 71 \$394.00 \$490.29 \$535.19 \$583.12 \$639.05 \$682.97 \$798.78 72 \$434.39 \$543.33 \$592.36 \$659.87 \$723.13 \$772.85 \$903.94 73 \$473.15 \$594.93 \$647.75 \$737.79 \$808.59 \$864.18 \$1,010.75 74 \$510.22 \$464.05 \$701.37 \$817.02 \$895.37 \$956.95 \$1,119.25 75 \$545.67 \$693.72 \$753.30 \$897.47 \$983.53 \$1,051.17 \$1,229.41 76 \$611.46 \$772.46 \$845.14 \$1,015.48 \$1,112.84 \$1,189.35 \$1,291.06 77 \$676.71 \$494.93 \$936.47 \$134.68 \$1,243.47 \$1,328.99 \$1,554.36 79 \$808.89 \$997.50 \$1,117.50 \$1,255.08 \$1,375.43 \$1,700.2 \$1,719.30 79 \$805.39 \$997.50 \$1,117.50 \$1,207.15 \$1,498.48 \$1,643.31 \$1,756.25 \$2,054.08 81 \$968.74 \$1,346.80 \$1,863.31 \$1,756.25 \$2,054.08 81 \$968.74 \$1,134.68 \$1,263.06 \$1,667.77 \$1,295.45 \$1,189.57 \$1,348.05 \$1,876.69 \$2,200.39 \$2,273.55 \$2,054.08 81 \$1,667.77 \$1,295.45 \$1,189.46 \$1,869.32 \$2,200.39 \$2,573.55 \$2,054.08 \$1,508.77 \$2,227.75 \$2,227	62	\$163.40	\$197.31	\$217.04	\$244.42	\$267.84	\$286.24	\$334.80			
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66 \$237.15 \$290.15 \$318.34 \$348.06 \$381.40 \$407.64 \$476.79 \$67 \$264.90 \$325.20 \$356.38 \$367.12 \$424.24 \$453.37 \$530.31 \$68 \$293.33 \$361.14 \$395.38 \$426.71 \$467.67 \$499.79 \$584.55 \$69 \$322.34 \$397.99 \$435.34 \$466.88 \$511.67 \$546.86 \$639.60 \$70 \$351.92 \$435.80 \$476.26 \$507.62 \$556.30 \$594.55 \$695.37 \$71 \$394.00 \$490.29 \$535.19 \$583.12 \$639.05 \$682.97 \$798.78 \$72 \$434.39 \$543.33 \$592.36 \$659.87 \$723.13 \$772.85 \$903.94 \$73 \$473.15 \$594.93 \$647.75 \$737.79 \$808.59 \$864.18 \$1,010.75 \$74 \$510.22 \$645.05 \$701.37 \$817.02 \$895.37 \$966.95 \$11.19.25 \$75 \$545.67 \$693.72 \$753.30 \$897.47 \$983.53 \$1,051.17 \$1,229.41 \$76 \$611.46 \$772.46 \$845.14 \$1,015.48 \$1,112.84 \$1,189.35 \$1,391.06 \$77 \$676.71 \$849.33 \$936.47 \$1,134.68 \$1,243.47 \$1,328.98 \$1,554.36 \$78 \$741.34 \$922.33 \$1,027.25 \$1,255.08 \$1,375.43 \$1,470.02 \$1,719.30 \$79 \$805.39 \$997.50 \$1,117.50 \$1,220.15 \$1,499.48 \$1,643.31 \$1,756.25 \$2,054.08 \$1,165.88 \$1,165.27 \$2,227.77 \$2,	64	\$194.10	\$235.98	\$259.34	\$287.51	\$315.09	\$336.78	\$393.86			
67 \$264.90 \$325.20 \$366.38 \$387.12 \$424.24 \$453.37 \$530.31 \$68 \$293.33 \$361.14 \$395.38 \$426.71 \$467.67 \$499.79 \$584.55 \$69 \$322.34 \$397.99 \$435.34 \$466.88 \$511.67 \$546.86 \$639.60 \$70 \$351.92 \$435.80 \$476.26 \$507.62 \$556.30 \$594.55 \$695.37 \$71 \$394.00 \$490.29 \$535.19 \$583.12 \$639.05 \$682.97 \$788.78 \$72 \$434.39 \$543.33 \$592.36 \$669.87 \$723.13 \$772.85 \$903.94 \$73 \$473.15 \$594.93 \$647.75 \$737.79 \$808.59 \$864.18 \$1,010.75 \$74 \$510.22 \$645.05 \$701.37 \$817.02 \$895.37 \$966.95 \$1,119.25 \$75 \$545.67 \$693.72 \$753.30 \$897.47 \$983.53 \$1,051.17 \$1,229.41 \$76 \$611.46 \$772.46 \$845.14 \$1,015.48 \$1,112.84 \$1,189.35 \$1,391.06 \$77 \$676.71 \$849.33 \$936.47 \$1,134.68 \$1,243.47 \$1,328.98 \$1,554.36 \$78 \$741.34 \$924.33 \$1,027.25 \$1255.08 \$1,3754.34 \$1,470.02 \$1,719.30 \$868.82 \$1,068.79 \$1,117.50 \$1,376.67 \$1,508.71 \$1,612.42 \$1,885.89 \$80 \$868.82 \$1,068.79 \$1,240.715 \$1,498.48 \$1,643.31 \$1,756.25 \$2,054.08 \$1,165.88 \$1,165.88 \$1,165.88 \$1,165.88 \$1,165.88 \$1,164.44 \$1,1627.30 \$2,071.05 \$2,269.56 \$2,225.74 \$2,837.09 \$80.570 \$2,277.55 \$2,269.40 \$1,177.50 \$1,256.32 \$2,225.32 \$2,225.32 \$2,255.32 \$2,255.32 \$3,255.32 \$2,269.50 \$2,269.50 \$2,269.50 \$2,269.50 \$2,269.50 \$3,371.87 \$2,294.11 \$1,162.42 \$1,	65	\$209.94	\$256.07	\$281.27	\$309.55	\$339.23	\$362.52	\$423.99			
68 \$293.33 \$361.14 \$395.38 \$426.71 \$467.67 \$499.79 \$584.55 69 \$322.34 \$397.99 \$435.34 \$466.88 \$511.67 \$546.86 \$639.60 70 \$351.92 \$435.80 \$476.26 \$507.62 \$556.30 \$594.55 \$695.37 71 \$394.00 \$490.29 \$535.19 \$583.12 \$639.05 \$682.97 \$798.78 72 \$434.39 \$543.33 \$592.36 \$659.87 \$723.13 \$772.85 \$903.94 73 \$473.15 \$594.93 \$647.75 \$737.79 \$808.59 \$864.18 \$1,010.75 74 \$510.22 \$645.05 \$701.37 \$817.02 \$895.37 \$956.95 \$1,119.25 75 \$454.67 \$693.72 \$753.30 \$897.47 \$983.53 \$1,051.17 \$1,229.41 76 \$611.46 \$772.46 \$845.14 \$1,015.48 \$1,112.84 \$1,189.35 \$1,391.06 \$77 \$676.71 \$849.33 \$936.47 \$1,134.68 \$1,243.47 \$1,328.98 \$1,554.36 78 \$741.34 \$924.33 \$1,027.25 \$1,255.08 \$1,375.43 \$1,470.02 \$1,719.30 79 \$805.39 \$997.50 \$1,117.50 \$1,376.67 \$1,508.71 \$1,612.42 \$1,885.89 \$1,068.79 \$1,067.77 \$1,295.45 \$1,488.11 \$1,078.68 \$1,643.31 \$1,756.25 \$2,054.08 81 \$968.74 \$1,185.87 \$1,348.05 \$1,683.76 \$1,683.31 \$1,757.23 \$2,312.55 82 \$1,067.77 \$1,295.45 \$1,488.11 \$1,678.68 \$2,058.84 \$2,200.39 \$2,573.55 83 \$1,165.88 \$1,404.44 \$1,627.30 \$2,071.05 \$2,269.66 \$2,425.74 \$2,837.09 84 \$1,563.06 \$1,510.54 \$1,765.63 \$2,2745.49 \$2,482.53 \$2,275.45 \$3,371.87 \$1,705.12 \$2,024.29 \$2,387.27 \$3,119.8 \$3,418.27 \$3,653.30 \$4,272.28 \$88 \$1,553.41 \$1,822.27 \$2,414.85 \$2,270.10 \$2,482.53 \$2,2653.24 \$3,103.21 \$85 \$1,534.11 \$1,821.27 \$2,414.85 \$2,270.10 \$2,482.53 \$2,2653.24 \$3,3103.21 \$85 \$1,534.11 \$1,821.27 \$2,447.85 \$2,270.10 \$3,448.25 \$3,773.01 \$4,032.41 \$4,716.24 \$885.87 \$9 \$2,2573.55 \$2,255.05 \$2,225.77 \$2,621.34 \$3,442.85 \$3,773.01 \$4,032.41 \$4,477.45 \$3,270.99 \$2,287.57 \$3,213.91 \$3,242.25 \$3,2653.24 \$3,103.21 \$4,414.49 \$2,697.50 \$2,282.77 \$2,621.34 \$3,442.85 \$3,773.01 \$4,032.41 \$4,477.45 \$3,588.87 \$91 \$2,255.05 \$2,271.56 \$3,291.62 \$4,393.21 \$4,814.49 \$5,145.50 \$6,018.10 \$92 \$2,257.55 \$1,250.00 \$3,073.51 \$4,079.91 \$4,471.11 \$4,778.51 \$5,588.87 \$91 \$2,251.05 \$2,291.15 \$3,291.62 \$4,393.21 \$4,814.49 \$5,145.50 \$6,018.10 \$92 \$2,250.30 \$2,271.56 \$3,504.36 \$4,070.31 \$3,541.29 \$5,550.10 \$3,665.73 \$5,564.47 \$4,075.59 \$3,060.85 \$4,070.31 \$6,673.15 \$5,508.46 \$6,422.64 \$93 \$2,26	66	\$237.15	\$290.15	\$318.34	\$348.06	\$381.40	\$407.64	\$476.79			
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99 \$3,816.92 \$4,531.40 \$5,343.90 \$7,295.80 \$7,995.39 \$8,545.09 \$9,994.25	JJ	ψυ,υ10.32	Ψ+,001.40	ψυ,υ+υ.συ	ψι ,233.00	ψι,σσσ.σσ	ψυ,υ+υ.υσ	ψ υ,υυ4 .Δυ			

Policy Form Series: LTC-FAC
Facilities Only
\$10 Annual Rates with 33 % increase
100 Day Elimination Period
No Home Care
5% Compound Inflation Rider

	No Home Care 5% Compound Inflation Rider									
	2.14			_		_				
Age	2 Year	3 year	4 year	5 year	6 year	7 years	Lifetime			
30	\$52.38	\$61.34	\$67.73	\$72.29	\$79.23	\$84.68	\$99.02			
31	\$53.37	\$62.55	\$69.08	\$73.73	\$80.78	\$86.33	\$100.96			
32	\$54.41	\$63.78	\$70.41	\$75.13	\$82.36	\$88.00	\$102.94			
33	\$55.46	\$65.00	\$71.77	\$76.60	\$83.94	\$89.68	\$104.91			
34 35	\$56.51 \$57.58	\$66.22 \$67.49	\$73.14 \$74.51	\$78.03 \$79.51	\$85.50 \$87.13	\$91.37 \$93.13	\$106.88 \$108.90			
36	\$58.68	\$68.73	\$75.91	\$80.97	\$88.75	\$94.83	\$110.95			
37	\$59.74	\$69.99	\$77.30	\$82.48	\$90.37	\$96.58	\$112.98			
38	\$60.83	\$71.27	\$78.71	\$83.98	\$92.02	\$98.35	\$115.07			
39	\$61.95	\$72.58	\$80.13	\$85.49	\$93.70	\$100.11	\$117.15			
40	\$63.02	\$73.85	\$81.56	\$87.03	\$95.38	\$101.92	\$119.21			
41	\$65.13	\$76.30	\$84.27	\$89.90	\$98.58	\$105.31	\$123.18			
42 43	\$67.27 \$69.38	\$78.82 \$81.31	\$86.97 \$89.76	\$92.86 \$95.79	\$101.77 \$104.97	\$108.73 \$112.20	\$127.22 \$131.23			
44	\$71.54	\$83.83	\$92.51	\$98.80	\$108.29	\$115.69	\$135.34			
45	\$73.74	\$86.40	\$95.36	\$101.82	\$111.56	\$119.24	\$139.44			
46	\$76.33	\$89.42	\$98.66	\$105.39	\$115.46	\$123.37	\$144.32			
47	\$78.89	\$92.44	\$101.98	\$108.95	\$119.37	\$127.57	\$149.21			
48	\$81.51	\$95.52	\$105.37	\$112.57	\$123.32	\$131.83	\$154.17			
49	\$84.14	\$98.58	\$108.75	\$116.18	\$127.34	\$136.11	\$159.18			
50 51	\$86.84 \$02.63	\$101.74	\$112.21 \$120.02	\$119.89 \$120.36	\$131.36 \$141.77	\$140.44 \$151.48	\$164.21 \$177.19			
52	\$92.63 \$98.60	\$108.83 \$116.15	\$120.02 \$128.04	\$129.36 \$139.18	\$141.77 \$152.55	\$163.03	\$190.67			
53	\$104.74	\$123.72	\$136.30	\$149.35	\$163.71	\$174.96	\$204.64			
54	\$111.09	\$131.50	\$144.89	\$159.94	\$175.28	\$187.32	\$219.09			
55	\$117.59	\$139.56	\$153.68	\$170.83	\$187.27	\$200.13	\$234.04			
56	\$126.74	\$150.71	\$165.93	\$185.75	\$203.52	\$217.54	\$254.42			
57	\$136.14	\$162.28	\$178.60	\$201.19	\$220.47	\$235.63	\$275.59			
58 50	\$145.87 \$155.00	\$174.20 \$186.48	\$191.64	\$217.20	\$238.05	\$254.43	\$297.55			
59 60	\$155.90 \$166.19	\$186.48 \$199.15	\$205.10 \$218.98	\$233.82 \$251.02	\$256.25 \$275.07	\$273.87 \$294.00	\$320.30 \$343.83			
61	\$181.37	\$218.16	\$239.77	\$272.55	\$298.69	\$319.23	\$373.37			
62	\$196.85	\$237.66	\$261.09	\$294.43	\$322.67	\$344.83	\$403.30			
63	\$212.71	\$257.68	\$282.94	\$316.57	\$346.91	\$370.81	\$433.64			
64	\$228.88	\$278.26	\$305.33	\$339.07	\$371.57	\$397.11	\$464.43			
65	\$245.38	\$299.32	\$328.30	\$361.85	\$396.54	\$423.77	\$495.65			
66 67	\$273.26	\$334.35	\$366.44	\$401.09	\$439.54	\$469.74	\$549.42			
68	\$301.73 \$330.81	\$370.34 \$407.26	\$405.53 \$445.60	\$440.88 \$481.22	\$483.15 \$527.38	\$516.36 \$563.61	\$603.96 \$659.20			
69	\$360.46	\$445.09	\$486.64	\$522.14	\$572.21	\$611.58	\$715.29			
70	\$390.74	\$483.88	\$528.64	\$563.62	\$617.66	\$660.12	\$772.07			
71	\$432.26	\$537.93	\$587.00	\$639.77	\$701.14	\$749.34	\$876.42			
72	\$472.12	\$590.55	\$643.59	\$717.18	\$785.95	\$839.99	\$982.43			
73	\$510.32	\$641.69	\$698.44	\$795.79	\$872.14	\$932.09	\$1,090.19			
74 75	\$546.83 \$581.73	\$691.34 \$739.58	\$751.50 \$802.84	\$875.66 \$956.80	\$959.63 \$1,048.55	\$1,025.62 \$1,120.64	\$1,199.59 \$1,310.67			
76	\$646.93	\$817.21	\$893.84	\$1,074.32	\$1,177.31	\$1,258.25	\$1,471.64			
77	\$711.50	\$893.01	\$984.33	\$1,193.01	\$1,307.43	\$1,397.30	\$1,634.28			
78	\$775.50	\$966.93	\$1,074.30	\$1,312.92	\$1,438.81	\$1,537.73	\$1,798.52			
79	\$838.91	\$1,039.04	\$1,163.72	\$1,434.00	\$1,571.51	\$1,679.55	\$1,964.39			
80	\$901.71	\$1,109.26	\$1,252.57	\$1,556.27	\$1,705.50	\$1,822.76	\$2,131.87			
81 82	\$1,005.42 \$1,108.21	\$1,228.39 \$1,344.51	\$1,398.76 \$1,544.09	\$1,752.07 \$1,949.83	\$1,920.08 \$2,136.80	\$2,052.10 \$2,283.69	\$2,400.11 \$2,671.00			
83	\$1,108.21	\$1,457.60	\$1,688.50	\$2,149.47	\$2,355.62	\$2,517.56	\$2,944.53			
84	\$1,310.90	\$1,567.75	\$1,832.05	\$2,351.13	\$2,576.55	\$2,753.71	\$3,220.70			
85	\$1,410.76	\$1,674.86	\$1,974.69	\$2,554.68	\$2,799.65	\$2,992.11	\$3,499.55			
86	\$1,592.21	\$1,890.24	\$2,228.67	\$2,897.74	\$3,175.65	\$3,393.94	\$3,969.55			
87	\$1,769.67	\$2,100.94	\$2,477.10	\$3,237.28	\$3,547.72	\$3,791.62	\$4,434.63			
88	\$1,943.19	\$2,306.95	\$2,719.96	\$3,573.25	\$3,915.86	\$4,185.10	\$4,894.81			
89 90	\$2,112.79 \$2,278.40	\$2,508.28 \$2,704.89	\$2,957.31 \$3,189.14	\$3,905.57 \$4,234.37	\$4,280.10 \$4,640.41	\$4,574.35 \$4,959.43	\$5,350.13 \$5,800.50			
91	\$2,278.40	\$2,704.89	\$3,415.44	\$4,559.58	\$4,996.81	\$5,340.35	\$6,246.00			
92	\$2,597.81	\$3,084.07	\$3,636.22	\$4,881.22	\$5,349.29	\$5,717.03	\$6,686.58			
93	\$2,751.57	\$3,266.66	\$3,851.47	\$5,199.29	\$5,697.83	\$6,089.57	\$7,122.30			
94	\$2,901.41	\$3,444.53	\$4,061.18	\$5,513.75	\$6,042.50	\$6,457.87	\$7,553.08			
95	\$3,047.26	\$3,617.70	\$4,265.37	\$5,824.68	\$6,383.20	\$6,822.02	\$7,978.96			
96 07	\$3,275.80	\$3,889.03	\$4,585.27	\$6,261.52	\$6,861.95 \$7,340.65	\$7,333.64	\$8,577.41			
97 98	\$3,504.35 \$3,732.90	\$4,160.37 \$4,431.68	\$4,905.14 \$5,225.06	\$6,698.39 \$7,135.20	\$7,340.65 \$7,819.40	\$7,845.34 \$8,357.00	\$9,175.83 \$9,774.24			
99	\$3,732.90	\$4,703.01	\$5,225.06 \$5,544.94	\$7,135.20 \$7,572.04	\$8,298.13	\$8,868.66	\$10,372.68			
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	Policy Form Series: LTC-IDEAL Ideal									
		\$		eal with 33 % increa	se					
			100 Day Elim	ination Period						
				ome Care flation						
Age	2 Year	3 year	4 year	5 year	6 year	7 years	Lifetime			
30	\$51.74	\$64.41	\$71.59	\$77.09	\$84.48	\$90.28	\$105.60			
31	\$52.38	\$65.20	\$72.49	\$78.04	\$85.52	\$91.38	\$106.88			
32	\$53.01	\$66.01	\$73.36	\$78.99	\$86.56	\$92.51	\$108.21			
33	\$53.64	\$66.81	\$74.24	\$79.95	\$87.62	\$93.63	\$109.51			
34 35	\$54.32 \$54.96	\$67.59 \$68.39	\$75.16 \$76.04	\$80.90 \$81.86	\$88.66 \$89.70	\$94.74 \$95.87	\$110.83 \$112.12			
36	\$55.57	\$69.20	\$76.91	\$82.82	\$90.75	\$96.97	\$112.12 \$113.41			
37	\$56.23	\$69.98	\$77.82	\$83.76	\$91.77	\$98.09	\$114.74			
38	\$56.87	\$70.78	\$78.70	\$84.72	\$92.82	\$99.20	\$116.04			
39	\$57.48	\$71.57	\$79.57	\$85.64	\$93.87	\$100.32	\$117.33			
40	\$58.15	\$72.39	\$80.45	\$86.64	\$94.91	\$101.44	\$118.65			
41	\$59.28	\$73.82	\$82.03	\$88.31	\$96.80	\$103.45	\$121.00			
42 43	\$60.42 \$61.59	\$75.24 \$76.69	\$83.62 \$85.21	\$90.03 \$91.76	\$98.66 \$100.56	\$105.47 \$107.48	\$123.34 \$125.70			
43	\$62.74	\$78.11	\$86.77	\$93.46	\$100.30	\$109.47	\$123.70 \$128.05			
45	\$63.89	\$79.56	\$88.37	\$95.19	\$104.31	\$111.48	\$130.41			
46	\$65.58	\$81.62	\$90.67	\$97.69	\$107.08	\$114.42	\$133.84			
47	\$67.26	\$83.72	\$92.98	\$100.20	\$109.82	\$117.37	\$137.26			
48	\$68.95	\$85.84	\$95.28	\$102.72	\$112.58	\$120.29	\$140.70			
49	\$70.64	\$87.93	\$97.58	\$105.23	\$115.30	\$123.24	\$144.13			
50 51	\$72.31 \$75.44	\$90.01 \$93.91	\$99.90 \$104.22	\$107.73 \$112.39	\$118.05 \$123.16	\$126.18 \$131.60	\$147.56 \$153.95			
52	\$75.44 \$78.55	\$97.78	\$104.22	\$117.04	\$128.25	\$137.07	\$160.32			
53	\$81.69	\$101.68	\$112.90	\$121.68	\$133.36	\$142.51	\$166.70			
54	\$84.77	\$105.56	\$117.24	\$126.32	\$138.45	\$147.98	\$173.06			
55	\$87.93	\$109.46	\$121.59	\$130.98	\$143.55	\$153.43	\$179.44			
56	\$93.94	\$116.96	\$129.82	\$139.97	\$153.39	\$163.94	\$191.73			
57	\$99.98	\$124.46	\$138.03	\$148.92	\$163.20	\$174.44	\$204.04			
58 59	\$105.99 \$112.03	\$131.96 \$139.46	\$146.26 \$154.48	\$157.92 \$166.89	\$173.06 \$182.90	\$184.95 \$195.46	\$216.32 \$228.61			
60	\$112.03 \$118.04	\$139.46 \$146.98	\$162.71	\$175.88	\$192.73	\$205.98	\$240.92			
61	\$131.35	\$163.52	\$181.20	\$195.70	\$214.48	\$229.21	\$268.06			
62	\$144.66	\$180.10	\$199.67	\$215.54	\$236.18	\$252.43	\$295.25			
63	\$157.98	\$196.65	\$218.17	\$235.36	\$257.91	\$275.63	\$322.41			
64	\$171.28	\$213.23	\$236.66	\$255.20	\$279.63	\$298.88	\$349.55			
65	\$184.59	\$229.81	\$255.13	\$275.00	\$301.38	\$322.13	\$376.74			
66 67	\$210.77 \$236.91	\$262.38 \$294.93	\$291.03 \$326.93	\$313.99 \$352.96	\$344.10 \$386.79	\$367.73 \$413.39	\$430.12 \$483.49			
68	\$263.05	\$327.49	\$362.82	\$391.92	\$429.50	\$459.01	\$536.87			
69	\$289.22	\$360.06	\$398.71	\$430.89	\$472.19	\$504.67	\$590.25			
70	\$315.37	\$392.62	\$434.58	\$469.84	\$514.90	\$550.30	\$643.61			
71	\$366.85	\$456.68	\$505.36	\$546.52	\$598.91	\$640.09	\$748.67			
72	\$418.31	\$520.76	\$576.16	\$623.21	\$682.98	\$729.92	\$853.71			
73 74	\$469.80 \$521.25	\$584.84 \$648.93	\$646.94 \$717.71	\$699.91 \$776.59	\$767.01	\$819.73 \$909.55	\$958.74			
75	\$572.74	\$713.00	\$717.71 \$788.49	\$853.25	\$851.04 \$935.08	\$999.36	\$1,063.80 \$1,168.84			
76	\$658.44	\$819.72	\$906.00	\$980.97	\$1,075.07	\$1,148.95	\$1,343.81			
77	\$744.19	\$926.45	\$1,023.51	\$1,108.71	\$1,215.01	\$1,298.53	\$1,518.77			
78	\$829.93	\$1,033.17	\$1,141.05	\$1,236.43	\$1,354.99	\$1,448.14	\$1,693.73			
79	\$915.65	\$1,139.92	\$1,258.55	\$1,364.13	\$1,494.95	\$1,597.74	\$1,868.69			
80 81	\$1,001.40 \$1,121.56	\$1,246.62 \$1,396.25	\$1,376.07 \$1,541.19	\$1,491.87 \$1,670.91	\$1,634.93 \$1,831.12	\$1,747.33 \$1,957.02	\$2,043.65 \$2,288.92			
82	\$1,121.30	\$1,545.82	\$1,706.35	\$1,849.91	\$2,027.32	\$2,166.68	\$2,534.13			
83	\$1,361.89	\$1,695.43	\$1,871.46	\$2,028.94	\$2,223.52	\$2,376.36	\$2,779.37			
84	\$1,482.06	\$1,845.00	\$2,036.59	\$2,207.97	\$2,419.68	\$2,586.03	\$3,024.59			
85	\$1,602.22	\$1,994.61	\$2,201.71	\$2,386.99	\$2,615.87	\$2,795.71	\$3,269.86			
86	\$1,826.54	\$2,273.85	\$2,509.95	\$2,721.18	\$2,982.10	\$3,187.12	\$3,727.63			
87	\$2,050.86 \$2,275.16	\$2,553.09	\$2,818.22 \$3,126,46	\$3,055.33	\$3,348.34 \$3,714.56	\$3,578.54 \$3,969.94	\$4,185.42 \$4,643.10			
88 89	\$2,275.16 \$2,499.50	\$2,832.35 \$3,111.59	\$3,126.46 \$3,434.69	\$3,389.53 \$3,723.72	\$3,714.56 \$4,080.80	\$3,969.94 \$4,361.32	\$4,643.19 \$5,100.96			
90	\$2,723.80	\$3,390.84	\$3,742.94	\$4,057.90	\$4,447.01	\$4,752.74	\$5,558.77			
91	\$2,948.10	\$3,670.10	\$4,051.15	\$4,392.06	\$4,813.24	\$5,144.13	\$6,016.53			
92	\$3,172.42	\$3,949.33	\$4,359.41	\$4,726.25	\$5,179.45	\$5,535.54	\$6,474.32			
93	\$3,396.71	\$4,228.59	\$4,667.65	\$5,060.42	\$5,545.67	\$5,926.93	\$6,932.09			
94	\$3,621.03	\$4,507.82	\$4,975.88	\$5,394.61	\$5,911.90	\$6,318.35	\$7,389.88			
95 96	\$3,845.35 \$4,133.77	\$4,787.06 \$5,146.12	\$5,284.13 \$5,680.46	\$5,728.78 \$6,158.43	\$6,278.12 \$6,748.98	\$6,709.74 \$7,212.96	\$7,847.64 \$8,436.23			
96	\$4,133.77 \$4,422.17	\$5,146.12 \$5,505.14	\$6,076.74	\$6,588.10	\$6,748.98 \$7,219.84	\$7,212.96 \$7,716.21	\$8,436.23 \$9,024.81			
98	\$4,710.57	\$5,864.16	\$6,473.07	\$7,017.76	\$7,690.70	\$8,219.43	\$9,613.37			
99	\$4,998.96	\$6,223.19	\$6,869.36	\$7,447.41	\$8,161.55	\$8,722.69	\$10,201.96			

	Policy Form Series: LTC-IDEAL Ideal									
		•		ear with 33 % increa	se					
			-	ination Period						
				ome Care nflation Rider						
Age	2 Year	3 year	4 year	5 year	6 year	7 years	Lifetime			
30	\$82.77	\$103.06	\$114.03	\$123.32	\$135.17	\$144.45	\$168.96			
31	\$83.81	\$104.36	\$115.45	\$124.87	\$136.84	\$146.23	\$171.03			
32	\$84.82	\$105.59	\$116.84	\$126.38	\$138.52	\$148.02	\$173.14			
33	\$85.85	\$106.87	\$118.22	\$127.92	\$140.19	\$149.81	\$175.20			
34 35	\$86.88 \$87.93	\$108.16 \$109.43	\$119.70 \$121.11	\$129.42 \$130.96	\$141.83 \$143.51	\$151.61 \$153.39	\$177.32 \$179.40			
36	\$88.93	\$110.72	\$121.11	\$132.51	\$145.20	\$155.17	\$181.47			
37	\$89.96	\$111.95	\$123.92	\$134.02	\$146.85	\$156.96	\$183.58			
38	\$90.97	\$113.23	\$125.32	\$135.55	\$148.52	\$158.73	\$185.64			
39	\$91.98	\$114.53	\$126.75	\$137.06	\$150.20	\$160.54	\$187.74			
40	\$93.02	\$115.80	\$128.14	\$138.60	\$151.87	\$162.31	\$189.83			
41	\$95.51	\$118.91	\$131.52 \$134.03	\$142.28 \$145.07	\$155.92 \$150.05	\$166.64 \$170.07	\$194.91 \$100.05			
42 43	\$97.98 \$100.47	\$121.98 \$125.06	\$134.93 \$138.33	\$145.97 \$149.68	\$159.95 \$164.01	\$170.97 \$175.30	\$199.95 \$205.02			
44	\$102.95	\$128.17	\$141.67	\$153.34	\$168.07	\$179.63	\$210.08			
45	\$105.44	\$131.26	\$145.09	\$157.06	\$172.11	\$183.95	\$215.16			
46	\$108.78	\$135.43	\$149.75	\$162.08	\$177.62	\$189.84	\$222.02			
47	\$112.17	\$139.61	\$154.40	\$167.07	\$183.10	\$195.71	\$228.88			
48	\$115.53 \$118.01	\$143.84	\$159.05	\$172.12 \$177.13	\$188.63 \$104.13	\$201.55	\$235.76			
49 50	\$118.91 \$122.26	\$147.99 \$152.17	\$163.72 \$168.37	\$177.13 \$182.13	\$194.12 \$199.58	\$207.44 \$213.32	\$242.60 \$249.48			
51	\$128.09	\$159.48	\$176.36	\$190.85	\$209.13	\$223.52	\$261.43			
52	\$133.93	\$166.74	\$184.39	\$199.55	\$218.68	\$233.72	\$273.34			
53	\$139.81	\$174.05	\$192.37	\$208.28	\$228.24	\$243.94	\$285.31			
54	\$145.60	\$181.30	\$200.37	\$216.97	\$237.79	\$254.11	\$297.23			
55	\$151.48	\$188.60	\$208.36	\$225.68	\$247.34	\$264.33	\$309.17			
56 57	\$161.38 \$171.32	\$200.94 \$213.30	\$221.98 \$235.57	\$240.45 \$255.24	\$263.53 \$279.72	\$281.63 \$298.95	\$329.41 \$349.68			
58	\$181.24	\$225.63	\$249.19	\$270.04	\$295.90	\$316.27	\$369.91			
59	\$191.17	\$238.00	\$262.78	\$284.81	\$312.11	\$333.58	\$390.15			
60	\$201.10	\$250.39	\$276.37	\$299.62	\$328.32	\$350.90	\$410.42			
61	\$219.99	\$273.86	\$302.47	\$327.76	\$359.18	\$383.86	\$448.95			
62 63	\$238.88	\$297.39	\$328.53	\$355.91	\$390.01	\$416.82	\$487.51			
64	\$257.78 \$276.64	\$320.91 \$344.42	\$354.63 \$380.70	\$384.04 \$412.17	\$420.84 \$451.68	\$449.78 \$482.74	\$526.07 \$564.61			
65	\$295.57	\$367.93	\$406.78	\$440.32	\$482.54	\$515.74	\$603.20			
66	\$329.81	\$410.56	\$453.65	\$491.36	\$538.47	\$575.46	\$673.06			
67	\$364.04	\$453.20	\$500.55	\$542.34	\$594.34	\$635.21	\$742.92			
68	\$398.26	\$495.81	\$547.41	\$593.34	\$650.24	\$694.95	\$812.82			
69 70	\$432.49 \$466.76	\$538.44 \$581.08	\$594.29 \$641.13	\$644.36 \$695.37	\$706.14 \$762.04	\$754.71 \$814.44	\$882.69 \$952.54			
71	\$531.54	\$661.70	\$730.13	\$791.88	\$867.81	\$927.46	\$1,084.77			
72	\$596.33	\$742.36	\$819.14	\$888.40	\$973.60	\$1,040.53	\$1,216.96			
73	\$661.11	\$822.99	\$908.14	\$984.90	\$1,079.36	\$1,153.55	\$1,349.17			
74	\$725.88	\$903.66	\$997.14	\$1,081.43	\$1,185.11	\$1,266.58	\$1,481.39			
75 76	\$790.67 \$889.86	\$984.31 \$1,107.82	\$1,086.13 \$1,222.11	\$1,177.90 \$1,325.73	\$1,290.89 \$1,452.87	\$1,379.62 \$1,552.75	\$1,613.58 \$1,816.09			
76	\$989.11	\$1,107.82	\$1,358.11	\$1,473.57	\$1,432.87 \$1,614.87	\$1,725.89	\$2,018.57			
78	\$1,088.31	\$1,354.84	\$1,494.14	\$1,621.37	\$1,776.84	\$1,899.00	\$2,221.06			
79	\$1,187.54	\$1,478.37	\$1,630.13	\$1,769.18	\$1,938.86	\$2,072.15	\$2,423.54			
80	\$1,286.76	\$1,601.89	\$1,766.13	\$1,917.02	\$2,100.83	\$2,245.27	\$2,626.04			
81 82	\$1,441.19 \$1,595.56	\$1,794.13 \$1,986.34	\$1,978.07 \$2,190.02	\$2,147.05 \$2,377.08	\$2,352.93 \$2,605.02	\$2,514.72 \$2,784.12	\$2,941.18 \$3,256.29			
83	\$1,749.98	\$2,178.57	\$2,401.96	\$2,607.12	\$2,857.16	\$3,053.56	\$3,230.29			
84	\$1,904.39	\$2,370.79	\$2,613.89	\$2,837.14	\$3,109.23	\$3,322.98	\$3,886.52			
85	\$2,058.82	\$2,563.01	\$2,825.81	\$3,067.23	\$3,361.34	\$3,592.43	\$4,201.68			
86	\$2,347.06	\$2,921.84	\$3,221.45	\$3,496.66	\$3,831.94	\$4,095.38	\$4,789.91			
87	\$2,635.30	\$3,280.65	\$3,617.07	\$3,926.04	\$4,302.51	\$4,598.30	\$5,378.14			
88 89	\$2,923.52 \$3,211.77	\$3,639.50 \$3,998.30	\$4,012.71 \$4,408.30	\$4,355.44 \$4,784.87	\$4,773.09 \$5,243.70	\$5,101.25 \$5,604.18	\$5,966.37 \$6,554.60			
90	\$3,500.00	\$4,357.14	\$4,803.89	\$5,214.28	\$5,714.29	\$6,107.16	\$7,142.85			
91	\$3,788.21	\$4,715.97	\$5,199.53	\$5,643.67	\$6,184.87	\$6,610.06	\$7,731.09			
92	\$4,076.49	\$5,074.78	\$5,595.11	\$6,073.10	\$6,655.43	\$7,113.01	\$8,319.32			
93	\$4,364.68	\$5,433.62	\$5,990.75	\$6,502.50	\$7,126.02	\$7,615.96	\$8,907.53			
94 95	\$4,652.94 \$4,041.16	\$5,792.43 \$6,151.25	\$6,386.35 \$6,781.08	\$6,931.94 \$7,361.33	\$7,596.61 \$8,067.21	\$8,118.89	\$9,495.78 \$10,084,01			
95 96	\$4,941.16 \$5,311.78	\$6,151.25 \$6,612.60	\$6,781.98 \$7,290.65	\$7,361.33 \$7,913.42	\$8,067.21 \$8,672.25	\$8,621.81 \$9,268.46	\$10,084.01 \$10,840.31			
97	\$5,682.36	\$7,073.94	\$7,799.28	\$8,465.55	\$9,277.27	\$9,915.11	\$11,596.62			
98	\$6,052.94	\$7,535.28	\$8,307.92	\$9,017.64	\$9,882.34	\$10,561.73	\$12,352.90			
99	\$6,423.50	\$7,996.64	\$8,816.56	\$9,569.72	\$10,487.37	\$11,208.39	\$13,109.22			

	Policy Form Series: LTC-IDEAL								
		\$		eal with 33 % increa	se				
			100 Day Elim	ination Period					
				ome Care I Inflation Rider					
Age	2 Year	3 year	4 year	5 year	6 year	7 years	Lifetime		
30	\$112.64	\$140.23	\$154.87	\$167.84	\$183.91	\$196.57	\$229.90		
31	\$114.04	\$141.97	\$156.77	\$169.90	\$186.20	\$198.98	\$232.71		
32	\$115.43	\$143.71	\$158.68	\$171.98	\$188.46	\$201.41	\$235.57		
33	\$116.82	\$145.43	\$160.60	\$174.06	\$190.73	\$203.85	\$238.41		
34	\$118.23	\$147.16	\$162.55	\$176.10	\$193.01	\$206.29	\$241.28		
35	\$119.62	\$148.91	\$164.46	\$178.19	\$195.29	\$208.71	\$244.10		
36 37	\$120.99 \$122.40	\$150.66 \$152.35	\$166.35 \$169.30	\$180.28 \$182.27	\$197.59 \$199.82	\$211.14 \$213.56	\$246.92 \$249.79		
38	\$122.40 \$123.80	\$152.35 \$154.10	\$168.30 \$170.22	\$182.37 \$184.42	\$202.08	\$216.00	\$252.63		
39	\$125.16	\$155.84	\$172.08	\$186.48	\$204.37	\$218.42	\$255.45		
40	\$126.59	\$157.55	\$174.00	\$188.60	\$206.64	\$220.85	\$258.30		
41	\$129.93	\$161.75	\$178.57	\$193.54	\$212.12	\$226.69	\$265.13		
42	\$133.26	\$165.91	\$183.14	\$198.53	\$217.56	\$232.52	\$271.95		
43	\$136.63	\$170.07	\$187.70	\$203.51	\$223.03	\$238.35	\$278.78		
44 45	\$139.96 \$143.30	\$174.24 \$179.39	\$192.27 \$196.84	\$208.48 \$213.47	\$228.48 \$233.93	\$244.19 \$250.04	\$285.60 \$292.46		
46	\$147.32	\$178.38 \$183.39	\$202.36	\$219.48	\$240.53	\$257.08	\$300.68		
47	\$151.36	\$188.40	\$207.88	\$225.49	\$247.13	\$264.11	\$308.88		
48	\$155.40	\$193.46	\$213.38	\$231.50	\$253.72	\$271.11	\$317.11		
49	\$159.43	\$198.45	\$218.89	\$237.51	\$260.28	\$278.19	\$325.33		
50	\$163.44	\$203.49	\$224.41	\$243.50	\$266.85	\$285.22	\$333.55		
51	\$170.02	\$211.68	\$233.43	\$253.29	\$277.59	\$296.68	\$347.00		
52 53	\$176.61 \$183.21	\$219.85	\$242.51	\$263.09	\$288.33	\$308.17	\$360.43		
53 54	\$189.73	\$228.07 \$236.25	\$251.53 \$260.57	\$272.91 \$282.67	\$299.09 \$309.83	\$319.64 \$331.11	\$373.85 \$387.26		
55	\$196.33	\$244.42	\$269.62	\$292.50	\$320.55	\$342.58	\$400.67		
56	\$206.92	\$257.59	\$284.13	\$308.29	\$337.83	\$361.07	\$422.29		
57	\$217.51	\$270.80	\$298.61	\$324.05	\$355.12	\$379.54	\$443.92		
58	\$228.10	\$283.97	\$313.14	\$339.84	\$372.40	\$398.00	\$465.51		
59	\$238.69	\$297.14	\$327.63	\$355.56	\$389.68	\$416.48	\$487.10		
60 61	\$249.26 \$268.54	\$310.33 \$334.27	\$342.15 \$368.68	\$371.36 \$400.05	\$406.97 \$438.39	\$434.95 \$468.53	\$508.73 \$547.97		
62	\$287.75	\$358.23	\$395.19	\$400.05	\$469.82	\$502.11	\$587.29		
63	\$307.02	\$382.20	\$421.74	\$457.42	\$501.22	\$535.68	\$626.54		
64	\$326.24	\$406.17	\$448.29	\$486.06	\$532.65	\$569.30	\$665.81		
65	\$345.49	\$430.11	\$474.81	\$514.71	\$564.07	\$602.88	\$705.10		
66	\$380.05	\$473.13	\$522.18	\$566.22	\$620.47	\$663.15	\$775.63		
67 68	\$414.61 \$449.13	\$516.14 \$559.15	\$569.55 \$616.93	\$617.66 \$669.15	\$676.92 \$733.31	\$723.43 \$783.72	\$846.11 \$916.64		
69	\$483.69	\$602.16	\$664.28	\$720.63	\$789.71	\$844.01	\$987.15		
70	\$518.25	\$645.17	\$711.65	\$772.07	\$846.12	\$904.31	\$1,057.64		
71	\$583.17	\$725.99	\$800.81	\$868.83	\$952.10	\$1,017.60	\$1,190.15		
72	\$648.12	\$806.86	\$890.03	\$965.57	\$1,058.15	\$1,130.90	\$1,322.68		
73	\$713.06	\$887.67	\$979.20	\$1,062.30	\$1,164.20	\$1,244.20	\$1,455.19		
74 75	\$777.98 \$842.94	\$968.54 \$1,049.37	\$1,068.36 \$1,157.54	\$1,159.06 \$1,255.79	\$1,270.18 \$1,376.23	\$1,357.52 \$1,470.82	\$1,587.74 \$1,720.26		
76	\$941.42	\$1,172.01	\$1,292.55	\$1,402.57	\$1,537.09	\$1,642.73	\$1,921.32		
77	\$1,039.96	\$1,294.65	\$1,427.54	\$1,549.31	\$1,697.89	\$1,814.60	\$2,122.35		
78	\$1,138.45	\$1,417.26	\$1,562.57	\$1,696.08	\$1,858.70	\$1,986.50	\$2,323.38		
79	\$1,236.95	\$1,539.90	\$1,697.58	\$1,842.84	\$2,019.54	\$2,158.41	\$2,524.43		
80	\$1,335.50	\$1,662.54	\$1,832.58	\$1,989.60	\$2,180.38	\$2,330.28	\$2,725.47		
81 82	\$1,495.73 \$1,656.01	\$1,862.06 \$2,061.57	\$2,052.47 \$2,272.42	\$2,228.37 \$2,467.10	\$2,442.06 \$2,703.68	\$2,609.93 \$2,889.54	\$3,052.54 \$3,379.60		
83	\$1,816.26	\$2,261.07	\$2,492.30	\$2,705.87	\$2,965.35	\$3,169.19	\$3,706.65		
84	\$1,976.50	\$2,460.56	\$2,712.20	\$2,944.59	\$3,226.95	\$3,448.81	\$4,033.69		
85	\$2,136.77	\$2,660.06	\$2,932.13	\$3,183.37	\$3,488.62	\$3,728.44	\$4,360.78		
86	\$2,435.92	\$3,032.46	\$3,342.61	\$3,629.05	\$3,977.05	\$4,250.44	\$4,971.26		
87	\$2,735.09	\$3,404.88	\$3,753.13	\$4,074.70	\$4,465.41	\$4,772.41	\$5,581.79		
88 89	\$3,034.23 \$3,333.40	\$3,777.29 \$4,149.71	\$4,163.63 \$4,574.15	\$4,520.36 \$4,966.05	\$4,953.85 \$5,442.25	\$5,294.41 \$5,816.38	\$6,192.28 \$6,802.80		
90	\$3,632.55	\$4,522.15	\$4,984.64	\$5,411.72	\$5,442.25 \$5,930.65	\$6,338.37	\$7,413.32		
91	\$3,931.66	\$4,894.52	\$5,395.12	\$5,857.37	\$6,419.06	\$6,860.38	\$8,023.82		
92	\$4,230.83	\$5,266.96	\$5,805.61	\$6,303.04	\$6,907.45	\$7,382.36	\$8,634.35		
93	\$4,529.95	\$5,639.36	\$6,216.10	\$6,748.74	\$7,395.85	\$7,904.35	\$9,244.80		
94	\$4,829.12	\$6,011.76	\$6,626.61	\$7,194.41	\$7,884.29	\$8,426.33	\$9,855.35		
95 96	\$5,128.27 \$5,512.00	\$6,384.16	\$7,037.11 \$7,564.02	\$7,640.07 \$9,212.07	\$8,372.68	\$8,948.30	\$10,465.85 \$11,250.80		
96 97	\$5,512.90 \$5,897.53	\$6,863.00 \$7,341.80	\$7,564.92 \$8,092.67	\$8,213.07 \$8,786.10	\$9,000.62 \$9,628.59	\$9,619.41 \$10,290.54	\$11,250.80 \$12,035.76		
98	\$6,282.12	\$7,820.62	\$8,620.47	\$9,359.09	\$10,256.52	\$10,961.69	\$12,820.64		
99	\$6,666.75	\$8,299.43	\$9,148.24	\$9,932.09	\$10,884.49	\$11,632.82	\$13,605.59		

Policy Form Series: LTC-IDEAL									
				eal					
		\$	310 Annual Rates		se				
			-	ination Period					
				me Care flation					
			140 111	nation					
Age	2 Year	3 year	4 year	5 year	6 year	7 years	Lifetime		
30	\$47.80	\$59.50	\$66.17	\$71.21	\$78.04	\$83.40	\$97.57		
31	\$48.37	\$60.25	\$67.01	\$72.09	\$79.00	\$84.43	\$98.77		
32	\$48.97	\$60.98	\$67.80	\$72.96	\$79.97	\$85.48	\$99.96		
33 34	\$49.58	\$61.74	\$68.64	\$73.84	\$80.93	\$86.49	\$101.19		
35	\$50.18 \$50.75	\$62.43 \$63.19	\$69.44 \$70.28	\$74.72 \$75.62	\$81.89 \$82.86	\$87.53 \$88.56	\$102.37 \$103.58		
36	\$50.75 \$51.34	\$63.19 \$63.91	\$70.28 \$71.08	\$76.50	\$83.82	\$89.60	\$104.79		
37	\$51.94	\$64.65	\$71.90	\$77.38	\$84.77	\$90.63	\$105.99		
38	\$52.51	\$65.38	\$72.71	\$78.26	\$85.77	\$91.66	\$107.18		
39	\$53.12	\$66.14	\$73.55	\$79.14	\$86.73	\$92.67	\$108.40		
40	\$53.72	\$66.87	\$74.35	\$80.03	\$87.69	\$93.71	\$109.62		
41	\$54.77	\$68.18	\$75.84	\$81.61	\$89.43	\$95.57	\$111.77		
42	\$55.85	\$69.52	\$77.34	\$83.20	\$91.16	\$97.42	\$113.95		
43	\$56.90	\$70.84	\$78.83	\$84.76	\$92.89	\$99.28	\$116.12		
44	\$57.96	\$72.17	\$80.33	\$86.36	\$94.63	\$101.13	\$118.28		
45	\$59.03	\$73.47	\$81.81	\$87.93	\$96.37	\$102.97	\$120.44		
46	\$60.55	\$75.42	\$83.95	\$90.24	\$98.90	\$105.71	\$123.62		
47	\$62.14	\$77.34	\$86.05	\$92.54	\$101.43	\$108.40	\$126.79		
48	\$63.68	\$79.27	\$88.18	\$94.88	\$103.97	\$111.09	\$129.94		
49	\$65.21	\$81.21	\$90.31	\$97.18	\$106.48	\$113.79	\$133.11		
50	\$66.78	\$83.13	\$92.42	\$99.48	\$109.01	\$116.52	\$136.27		
51 52	\$69.65 \$72.55	\$86.73	\$96.41 \$100.39	\$103.79	\$113.73 \$118.43	\$121.54 \$126.56	\$142.14		
53	\$72.55 \$75.42	\$90.31 \$93.87		\$108.08 \$112.35	\$118.42 \$122.12	\$120.56 \$131.59	\$148.03 \$153.91		
54	\$73.42 \$78.30	\$97.46	\$104.37 \$108.34	\$116.64	\$123.13 \$127.83	\$136.62	\$153.91 \$159.79		
55	\$81.18	\$101.04	\$112.33	\$120.92	\$132.53	\$141.63	\$165.65		
56	\$86.73	\$107.94	\$119.91	\$129.18	\$141.57	\$151.30	\$176.94		
57	\$92.25	\$114.83	\$127.52	\$137.43	\$150.61	\$160.96	\$188.25		
58	\$97.78	\$121.71	\$135.10	\$145.66	\$159.65	\$170.63	\$199.55		
59	\$103.33	\$128.61	\$142.70	\$153.92	\$168.70	\$180.28	\$210.84		
60	\$108.86	\$135.50	\$150.28	\$162.18	\$177.73	\$189.95	\$222.15		
61	\$121.24	\$150.92	\$167.47	\$180.61	\$197.92	\$211.55	\$247.43		
62	\$133.60	\$166.33	\$184.64	\$199.05	\$218.16	\$233.15	\$272.69		
63	\$146.01	\$181.76	\$201.80	\$217.48	\$238.35	\$254.73	\$297.95		
64	\$158.38	\$197.16	\$218.98	\$235.94	\$258.58	\$276.35	\$323.20		
65	\$170.76	\$212.57	\$236.15	\$254.40	\$278.77	\$297.95	\$348.49		
66	\$195.06	\$242.83	\$269.47	\$290.57	\$318.43	\$340.35	\$398.07		
67	\$219.36	\$273.08	\$302.79	\$326.79	\$358.12	\$382.73	\$447.65		
68	\$243.64	\$303.31	\$336.10	\$362.96	\$397.79	\$425.15	\$497.22		
69 70	\$267.94 \$292.24	\$333.56 \$363.81	\$369.41 \$402.74	\$399.16 \$435.39	\$437.45 \$477.11	\$467.53 \$509.91	\$546.80 \$596.40		
70	\$340.03	\$423.33	\$468.48	\$506.57	\$555.16	\$593.33	\$693.94		
72	\$387.83	\$482.79	\$534.25	\$577.78	\$633.19	\$676.72	\$791.47		
73	\$435.63	\$542.29	\$600.02	\$648.99	\$711.20	\$760.11	\$889.03		
74	\$483.40	\$601.79	\$665.78	\$720.18	\$789.24	\$843.49	\$986.55		
75	\$531.20	\$661.30	\$731.54	\$791.38	\$867.28	\$926.89	\$1,084.10		
76	\$610.88	\$760.49	\$840.84	\$910.11	\$997.37	\$1,065.94	\$1,246.72		
77	\$690.56	\$859.70	\$950.13	\$1,028.81	\$1,127.48	\$1,205.01	\$1,409.33		
78	\$770.26	\$958.88	\$1,059.41	\$1,147.52	\$1,257.55	\$1,344.02	\$1,571.97		
79	\$849.95	\$1,058.12	\$1,168.72	\$1,266.24	\$1,387.67	\$1,483.10	\$1,734.60		
80	\$929.64	\$1,157.33	\$1,278.00	\$1,384.98	\$1,517.78	\$1,622.11	\$1,897.22		
81	\$1,041.20 \$1,152.74	\$1,296.19 \$1,435.06	\$1,431.35 \$1,594.72	\$1,551.18 \$1,717.39	\$1,699.90 \$1,892.03	\$1,816.78 \$2,011,44	\$2,124.89 \$2,352.56		
82 83	\$1,152.74 \$1,264.30	\$1,435.06 \$1,573.92	\$1,584.72 \$1,738.06	\$1,717.38 \$1,883.57	\$1,882.03 \$2,064.19	\$2,011.44 \$2,206.08	\$2,352.56 \$2,580.23		
84	\$1,264.30 \$1,375.89	\$1,712.80	\$1,891.43	\$2,049.76	\$2,064.19	\$2,400.72	\$2,807.87		
85	\$1,375.69 \$1,487.42	\$1,851.68	\$2,044.78	\$2,049.76	\$2,428.45	\$2,595.40	\$3,035.57		
86	\$1,695.66	\$2,110.92	\$2,331.05	\$2,526.18	\$2,768.42	\$2,958.76	\$3,460.54		
87	\$1,903.90	\$2,370.15	\$2,617.33	\$2,836.42	\$3,108.40	\$3,322.10	\$3,885.49		
88	\$2,112.15	\$2,629.40	\$2,903.62	\$3,146.65	\$3,448.40	\$3,685.46	\$4,310.46		
89	\$2,320.36	\$2,888.61	\$3,189.87	\$3,456.91	\$3,788.36	\$4,048.81	\$4,735.44		
90	\$2,528.62	\$3,147.86	\$3,476.15	\$3,767.11	\$4,128.35	\$4,412.16	\$5,160.43		
91	\$2,736.85	\$3,407.11	\$3,762.41	\$4,077.35	\$4,468.32	\$4,775.52	\$5,585.41		
92	\$2,945.09	\$3,666.34	\$4,048.67	\$4,387.56	\$4,808.30	\$5,138.87	\$6,010.39		
93	\$3,153.35	\$3,925.59	\$4,334.96	\$4,697.81	\$5,148.28	\$5,502.21	\$6,435.34		
94	\$3,361.56	\$4,184.81	\$4,621.22	\$5,008.04	\$5,488.27	\$5,865.59	\$6,860.33		
95	\$3,569.80	\$4,444.04	\$4,907.49	\$5,318.28	\$5,828.25	\$6,228.96	\$7,285.31		
96	\$3,837.52	\$4,777.36	\$5,275.55 \$5,643.63	\$5,717.14	\$6,265.35	\$6,696.10	\$7,831.72		
97 98	\$4,105.26 \$4,372.00	\$5,110.63 \$5,443.94	\$5,643.63 \$6,011.68	\$6,116.02 \$6,514.90	\$6,702.50 \$7,139,61	\$7,163.26 \$7,630.45	\$8,378.11 \$8,924.51		
98 99	\$4,372.99 \$4,640.74	\$5,443.94 \$5,777.27	\$6,011.68 \$6,379.76	\$6,514.90 \$6,913.77	\$7,139.61 \$7,576.72	\$7,630.45 \$8,097.63	\$8,924.51 \$9,470.89		
55	ψ+,υ+υ./4	ψυ,111.Δ1	ψυ,313.10	ψυ,στυ.//	ψι,310.12	ψυ,υσ <i>ι</i> .υδ	ψυ, 4 10.09		

Policy Form Series: LTC-IDEAL Ideal									
		\$		eal with 33 % increa	se				
				ination Period					
				me Care nflation Rider					
Age	2 Year	3 year	4 year	5 year	6 year	7 years	Lifetime		
30	\$76.46	\$95.20	\$105.41	\$113.93	\$124.87	\$133.45	\$156.08		
31	\$77.40	\$96.39	\$106.72	\$115.35	\$126.39	\$135.10 \$436.74	\$158.03		
32 33	\$78.36 \$79.33	\$97.56 \$98.77	\$108.01 \$109.32	\$116.74 \$118.16	\$127.94 \$129.50	\$136.74 \$138.39	\$159.94 \$161.86		
34	\$80.26	\$99.88	\$110.60	\$119.55	\$131.02	\$140.04	\$163.79		
35	\$81.18	\$101.10	\$111.94	\$120.97	\$132.58	\$141.69	\$165.73		
36	\$82.14	\$102.24	\$113.21	\$122.40	\$134.12	\$143.36	\$167.67		
37 38	\$83.09 \$84.03	\$103.43 \$104.62	\$114.51 \$115.80	\$123.81 \$125.20	\$135.63 \$137.21	\$145.00 \$146.64	\$169.59 \$171.50		
39	\$85.01	\$105.81	\$117.12	\$126.61	\$138.79	\$148.29	\$171.30 \$173.44		
40	\$85.93	\$107.00	\$118.41	\$128.02	\$140.29	\$149.94	\$175.39		
41	\$88.19	\$109.82	\$121.58	\$131.42	\$144.03	\$153.92	\$180.03		
42 43	\$90.50	\$112.68	\$124.75 \$127.03	\$134.83 \$139.31	\$147.75 \$151.48	\$157.91 \$161.00	\$184.68		
43	\$92.78 \$95.04	\$115.53 \$118.35	\$127.92 \$131.08	\$138.21 \$141.61	\$151.48 \$155.18	\$161.90 \$165.86	\$189.35 \$194.00		
45	\$97.33	\$121.18	\$134.25	\$145.01	\$158.92	\$169.82	\$198.64		
46	\$100.45	\$125.06	\$138.52	\$149.68	\$164.03	\$175.31	\$205.02		
47	\$103.58	\$128.96	\$142.72	\$154.31	\$169.11	\$180.73	\$211.40		
48 49	\$106.71 \$109.82	\$132.83 \$136.74	\$146.98 \$151.22	\$158.96 \$163.63	\$174.25 \$179.28	\$186.18 \$191.62	\$217.75 \$224.15		
50	\$112.96	\$140.61	\$155.46	\$168.27	\$184.39	\$197.09	\$230.51		
51	\$118.33	\$147.32	\$162.86	\$176.31	\$193.21	\$206.50	\$241.48		
52	\$123.72	\$154.00	\$170.22	\$184.32	\$202.00	\$215.87	\$252.49		
53	\$129.11	\$160.69 \$467.30	\$177.60	\$192.32	\$210.76	\$225.26	\$263.48		
54 55	\$134.51 \$139.86	\$167.39 \$174.11	\$184.95 \$192.32	\$200.35 \$208.35	\$219.57 \$228.36	\$234.67 \$244.07	\$274.45 \$285.43		
56	\$149.04	\$185.52	\$204.92	\$222.00	\$243.30	\$260.05	\$304.13		
57	\$158.19	\$196.93	\$217.55	\$235.69	\$258.31	\$276.06	\$322.86		
58	\$167.37	\$208.36	\$230.16	\$249.33	\$273.26	\$292.03	\$341.57		
59 60	\$176.56 \$185.69	\$219.77 \$231.18	\$242.77 \$255.36	\$263.01 \$276.68	\$288.24 \$303.19	\$308.04 \$324.03	\$360.25 \$378.98		
61	\$203.21	\$253.00	\$279.58	\$302.77	\$331.80	\$354.60	\$414.76		
62	\$220.74	\$274.80	\$303.75	\$328.87	\$360.39	\$385.20	\$450.50		
63	\$238.29	\$296.65	\$327.90	\$354.96	\$389.00	\$415.71	\$486.25		
64 65	\$255.79 \$273.30	\$318.43 \$340.24	\$352.09 \$376.27	\$381.08 \$407.15	\$417.57 \$446.18	\$446.32 \$476.86	\$521.98 \$557.75		
66	\$305.09	\$379.79	\$419.84	\$454.51	\$498.07	\$532.34	\$622.61		
67	\$336.88	\$419.37	\$463.41	\$501.86	\$549.99	\$587.76	\$687.46		
68	\$368.63	\$458.92	\$507.01	\$549.20	\$601.85	\$643.26	\$752.33		
69 70	\$400.41 \$432.22	\$498.49 \$538.07	\$550.57 \$594.17	\$596.53 \$643.92	\$653.76 \$705.63	\$698.70 \$754.16	\$817.19 \$882.06		
71	\$492.35	\$612.95	\$676.76	\$733.52	\$803.87	\$859.13	\$1,004.81		
72	\$552.52	\$687.81	\$759.38	\$823.14	\$902.05	\$964.08	\$1,127.57		
73	\$612.68	\$762.71	\$842.00	\$912.74	\$1,000.26	\$1,069.04	\$1,250.35		
74 75	\$672.82 \$732.96	\$837.57 \$912.48	\$924.64 \$1,007.25	\$1,002.35 \$1,091.97	\$1,098.47 \$1,196.69	\$1,173.97 \$1,278.94	\$1,373.10 \$1,495.87		
76	\$825.21	\$1,027.29	\$1,133.73	\$1,229.40	\$1,347.28	\$1,439.91	\$1,495.87		
77	\$917.44	\$1,142.17	\$1,260.21	\$1,366.83	\$1,497.89	\$1,600.88	\$1,872.34		
78 70	\$1,009.69	\$1,256.96	\$1,386.64	\$1,504.23	\$1,648.48	\$1,761.83	\$2,060.61		
79 80	\$1,101.96 \$1,194.19	\$1,371.83 \$1,486.65	\$1,513.14 \$1,639.59	\$1,641.65 \$1,779.10	\$1,799.09 \$1,949.68	\$1,922.80 \$2,083.74	\$2,248.86 \$2,437.12		
81	\$1,337.50	\$1,665.04	\$1,836.34	\$1,992.61	\$2,183.66	\$2,333.79	\$2,729.59		
82	\$1,480.80	\$1,843.45	\$2,033.09	\$2,206.10	\$2,417.62	\$2,583.83	\$3,022.03		
83	\$1,624.10	\$2,021.81	\$2,229.81	\$2,419.57	\$2,651.60	\$2,833.87	\$3,314.48		
84 85	\$1,767.44 \$1,910.69	\$2,200.22 \$2,378.63	\$2,426.57 \$2,623.33	\$2,633.04 \$2,846.56	\$2,885.52 \$3,119.52	\$3,083.94 \$3,333.98	\$3,606.91 \$3,899.41		
86	\$2,178.20	\$2,711.64	\$2,990.58	\$3,245.07	\$3,556.23	\$3,800.74	\$4,445.33		
87	\$2,445.69	\$3,044.62	\$3,357.86	\$3,643.58	\$3,992.96	\$4,267.48	\$4,991.20		
88	\$2,713.20	\$3,377.67	\$3,725.15	\$4,042.10	\$4,429.71	\$4,734.24	\$5,537.12		
89 90	\$2,980.69 \$3,248.18	\$3,710.63 \$4,043.67	\$4,092.39 \$4,459.69	\$4,440.63 \$4,839.13	\$4,866.44 \$5,303.17	\$5,200.99 \$5,667.76	\$6,083.04 \$6,628.98		
91	\$3,515.68	\$4,376.67	\$4,826.94	\$5,237.66	\$5,739.91	\$6,134.51	\$7,174.87		
92	\$3,783.18	\$4,709.67	\$5,194.19	\$5,636.16	\$6,176.62	\$6,601.28	\$7,720.77		
93	\$4,050.70	\$5,042.71	\$5,561.47	\$6,034.69	\$6,613.34	\$7,067.99	\$8,266.67		
94 95	\$4,318.18 \$4,585.68	\$5,375.68 \$5,708.71	\$5,928.73 \$6,296.00	\$6,433.20 \$6,831.70	\$7,050.10 \$7,486.81	\$7,534.78 \$8,001.54	\$8,812.58 \$9,358.53		
95 96	\$4,929.58	\$6,136.86	\$6,296.00 \$6,768.20	\$6,831.70 \$7,344.09	\$8,048.32	\$8,601.64	\$9,358.53 \$10,060.43		
97	\$5,273.53	\$6,565.00	\$7,240.41	\$7,856.48	\$8,609.85	\$9,201.74	\$10,762.31		
98	\$5,617.46	\$6,993.15	\$7,712.60	\$8,368.84	\$9,171.33	\$9,801.89	\$11,464.17		
99	\$5,961.38	\$7,421.34	\$8,184.82	\$8,881.25	\$9,732.85	\$10,402.00	\$12,166.07		

	Policy Form Series: LTC-IDEAL								
		\$		leal with 33 % increa	se				
			•	ination Period					
				ome Care d Inflation Rider					
Age	2 Year	3 year	4 year	5 year	6 year	7 years	Lifetime		
30	\$104.07	\$129.56	\$143.23	\$155.07	\$169.94	\$181.58	\$212.40		
31	\$105.35	\$131.18	\$144.99	\$156.97	\$172.02	\$183.85	\$215.04		
32	\$106.64	\$132.79	\$146.74	\$158.85	\$174.12	\$186.09	\$217.65		
33	\$107.93	\$134.41	\$148.52	\$160.77	\$176.22	\$188.34	\$220.30		
34	\$109.23	\$135.95	\$150.28	\$162.71	\$178.30	\$190.58	\$222.89		
35 36	\$110.51 \$111.80	\$137.56 \$139.16	\$152.06 \$153.83	\$164.65 \$166.54	\$180.40 \$182.52	\$192.81 \$195.10	\$225.51 \$228.13		
37	\$113.09	\$140.77	\$155.61	\$168.45	\$184.59	\$197.32	\$230.78		
38	\$114.37	\$142.37	\$157.35	\$170.38	\$186.72	\$199.55	\$233.40		
39	\$115.66	\$144.00	\$159.16	\$172.29	\$188.82	\$201.77	\$236.01		
40	\$116.92	\$145.58	\$160.91	\$174.22	\$190.92	\$204.05	\$238.67		
41 42	\$120.05 \$123.15	\$149.42 \$153.30	\$165.15 \$169.40	\$178.82 \$183.48	\$195.99 \$201.03	\$209.44 \$214.86	\$244.97 \$251.30		
43	\$126.23	\$157.18	\$173.65	\$188.07	\$201.03	\$220.28	\$257.63		
44	\$129.31	\$161.04	\$177.91	\$192.68	\$211.16	\$225.68	\$263.94		
45	\$132.45	\$164.89	\$182.15	\$197.31	\$216.24	\$231.08	\$270.28		
46	\$136.12	\$169.48	\$187.24	\$202.84	\$222.27	\$237.55	\$277.82		
47	\$139.87	\$174.08	\$192.26	\$208.32	\$228.31	\$243.99	\$285.38		
48 49	\$143.53 \$147.22	\$178.69 \$183.30	\$197.33 \$202.42	\$213.85 \$219.35	\$234.38 \$240.38	\$250.45 \$256.88	\$292.92 \$300.48		
50	\$150.94	\$187.89	\$207.44	\$224.86	\$246.41	\$263.38	\$308.03		
51	\$157.02	\$195.50	\$215.82	\$233.94	\$256.39	\$273.98	\$320.44		
52	\$163.12	\$203.05	\$224.19	\$243.02	\$266.30	\$284.63	\$332.87		
53	\$169.20	\$210.63	\$232.56	\$252.08	\$276.27	\$295.23	\$345.34		
54 55	\$175.32 \$181.38	\$218.21 \$225.82	\$240.90 \$249.28	\$261.16 \$270.21	\$286.21 \$296.15	\$305.89 \$316.50	\$357.76 \$370.18		
56	\$191.17	\$237.99	\$262.66	\$284.78	\$312.10	\$333.55	\$390.10		
57	\$200.94	\$250.14	\$276.04	\$299.34	\$328.03	\$350.58	\$410.04		
58	\$210.68	\$262.29	\$289.41	\$313.88	\$343.99	\$367.63	\$429.96		
59	\$220.46	\$274.46	\$302.79	\$328.43	\$359.93	\$384.66	\$449.89		
60 61	\$230.22 \$248.06	\$286.59 \$308.83	\$316.16 \$340.81	\$342.99 \$369.56	\$375.87 \$405.03	\$401.71 \$432.86	\$469.85 \$506.29		
62	\$265.92	\$331.05	\$365.44	\$396.16	\$434.17	\$464.02	\$542.72		
63	\$283.80	\$353.28	\$390.05	\$422.75	\$463.31	\$495.15	\$579.14		
64	\$301.63	\$375.49	\$414.70	\$449.38	\$492.45	\$526.30	\$615.53		
65 66	\$319.49 \$351.60	\$397.73	\$439.32 \$483.31	\$475.98 \$523.75	\$521.59	\$557.46 \$613.45	\$651.98 \$717.50		
67	\$383.68	\$437.68 \$477.62	\$527.28	\$523.73 \$571.59	\$573.95 \$626.41	\$669.42	\$717.30 \$782.98		
68	\$415.76	\$517.59	\$571.27	\$619.37	\$678.77	\$725.45	\$848.47		
69	\$447.86	\$557.53	\$615.25	\$667.19	\$731.17	\$781.44	\$913.95		
70	\$479.94	\$597.46	\$659.24	\$715.01	\$783.56	\$837.44	\$979.45		
71 72	\$540.20 \$600.51	\$672.53 \$747.57	\$742.03 \$824.82	\$804.80 \$894.64	\$881.99 \$980.41	\$942.63 \$1,047.82	\$1,102.49 \$1,225.52		
73	\$660.77	\$822.61	\$907.64	\$984.46	\$1,078.84	\$1,153.02	\$1,348.57		
74	\$721.07	\$897.68	\$990.43	\$1,074.27	\$1,177.28	\$1,258.20	\$1,471.57		
75	\$781.35	\$972.71	\$1,073.24	\$1,164.06	\$1,275.70	\$1,363.40	\$1,594.61		
76 77	\$872.96 \$964.54	\$1,086.77 \$1,200.78	\$1,198.81 \$1,324.38	\$1,300.54 \$1,437.00	\$1,425.24 \$1,574.79	\$1,523.21 \$1,683.08	\$1,781.55 \$1,968.49		
78	\$1,056.17	\$1,200.78	\$1,449.92	\$1,573.44	\$1,724.35	\$1,842.86	\$2,155.44		
79	\$1,147.78	\$1,428.87	\$1,575.51	\$1,709.93	\$1,873.90	\$2,002.76	\$2,342.38		
80	\$1,239.36	\$1,542.90	\$1,701.07	\$1,846.41	\$2,023.47	\$2,162.58	\$2,529.33		
81	\$1,388.10	\$1,728.05	\$1,905.18	\$2,067.98	\$2,266.25	\$2,422.08	\$2,832.85		
82 83	\$1,536.82 \$1,685.54	\$1,913.17 \$2,098.31	\$2,109.31 \$2,313.42	\$2,289.55 \$2,511.10	\$2,509.09 \$2,751.92	\$2,681.60 \$2,941.10	\$3,136.37 \$3,439.89		
84	\$1,834.27	\$2,283.45	\$2,517.57	\$2,732.66	\$2,994.69	\$3,200.61	\$3,743.38		
85	\$1,982.98	\$2,468.63	\$2,721.67	\$2,954.27	\$3,237.54	\$3,460.11	\$4,046.93		
86	\$2,260.63	\$2,814.25	\$3,102.70	\$3,367.84	\$3,690.80	\$3,944.52	\$4,613.49		
87	\$2,538.22 \$2,915,95	\$3,159.82 \$3,505.44	\$3,483.77	\$3,781.44 \$4.105.04	\$4,144.04 \$4,507.31	\$4,428.93	\$5,180.03 \$5,746.61		
88 89	\$2,815.85 \$3,093.46	\$3,505.44 \$3,851.01	\$3,864.80 \$4,245.84	\$4,195.04 \$4,608.64	\$4,597.31 \$5,050.56	\$4,913.36 \$5,397.76	\$5,746.61 \$6,313.17		
90	\$3,371.08	\$4,196.64	\$4,626.87	\$5,022.22	\$5,503.81	\$5,882.17	\$6,879.73		
91	\$3,648.70	\$4,542.25	\$5,007.90	\$5,435.81	\$5,957.07	\$6,366.60	\$7,446.32		
92	\$3,926.32	\$4,887.85	\$5,388.92	\$5,849.40	\$6,410.30	\$6,851.03	\$8,012.90		
93 94	\$4,203.94 \$4,481.54	\$5,233.49 \$5,579.08	\$5,769.99 \$6,150.99	\$6,262.99 \$6,676.59	\$6,863.55 \$7,316.81	\$7,335.43 \$7,819.84	\$8,579.47 \$9,146.03		
95	\$4,759.17	\$5,924.68	\$6,532.05	\$7,090.19	\$7,770.08	\$8,304.29	\$9,712.60		
96	\$5,116.10	\$6,369.06	\$7,021.96	\$7,621.94	\$8,352.82	\$8,927.08	\$10,441.05		
97	\$5,473.03	\$6,813.38	\$7,511.84	\$8,153.71	\$8,935.60	\$9,549.89	\$11,169.50		
98 99	\$5,829.98 \$6,186.92	\$7,257.74 \$7,702.11	\$8,001.76 \$8,491.67	\$8,685.47 \$9,217.26	\$9,518.32 \$10,101.09	\$10,172.72 \$10,795.54	\$11,897.94 \$12,626.37		
33	ψυ, 100.32	ψι,ι∪Δ.ΙΙ	ψυ,-υ1.01	ψυ, ΕΙΙ. Δυ	ψ10,101.03	ψ10,133.34	ψ14,040.31		

			•	ries: LTC-IDEAL			
		\$		eal with 33 % increa	se		
		·	100 Day Elim	ination Period			
				me Care flation			
Age	2 Year	3 year	4 year	5 year	6 year	7 years	Lifetime
30	\$43.86	\$54.60	\$60.94	\$65.33	\$71.59	\$76.51	\$89.52
31	\$44.42	\$55.27	\$61.69	\$66.15	\$72.49	\$77.47	\$90.60
32 33	\$44.94 \$45.49	\$55.95	\$62.43 \$63.20	\$66.95 \$67.76	\$73.36 \$74.24	\$78.43 \$79.37	\$91.70
34	\$46.04	\$56.60 \$57.28	\$63.95	\$68.56	\$74.24 \$75.16	\$80.33	\$92.81 \$93.92
35	\$46.58	\$57.96	\$64.70	\$69.40	\$76.04	\$81.24	\$95.03
36	\$47.11	\$58.64	\$65.46	\$70.20	\$76.91	\$82.19	\$96.15
37	\$47.67	\$59.34	\$66.21	\$70.97	\$77.82	\$83.14	\$97.26
38	\$48.20	\$60.01	\$66.95	\$71.81	\$78.70	\$84.10	\$98.34
39	\$48.74	\$60.67	\$67.72	\$72.60	\$79.57	\$85.04	\$99.46
40 41	\$49.30	\$61.37	\$68.47	\$73.43	\$80.45	\$86.00	\$100.56
42	\$50.29 \$51.26	\$62.56 \$63.81	\$69.83 \$71.18	\$74.91 \$76.38	\$82.09 \$83.71	\$87.73 \$89.47	\$102.60 \$104.63
43	\$52.27	\$65.05	\$72.55	\$77.87	\$85.33	\$91.20	\$106.68
44	\$53.25	\$66.30	\$73.91	\$79.35	\$86.97	\$92.95	\$108.70
45	\$54.26	\$67.54	\$75.25	\$80.84	\$88.59	\$94.70	\$110.74
46	\$55.65	\$69.29	\$77.17	\$82.91	\$90.88	\$97.10	\$113.58
47	\$57.04	\$71.04	\$79.07	\$85.00	\$93.15	\$99.56	\$116.43
48 49	\$58.43	\$72.78 \$74.49	\$80.94	\$87.08	\$95.41	\$101.98 \$104.41	\$119.29 \$133.13
50	\$59.85 \$61.26	\$74.48 \$76.22	\$82.85 \$84.75	\$89.15 \$91.24	\$97.69 \$99.98	\$104.41 \$106.85	\$122.12 \$124.97
51	\$63.87	\$79.49	\$88.41	\$95.17	\$104.29	\$111.47	\$130.34
52	\$66.53	\$82.82	\$92.06	\$99.09	\$108.59	\$116.04	\$135.73
53	\$69.16	\$86.09	\$95.73	\$103.01	\$112.89	\$120.66	\$141.11
54	\$71.79	\$89.36	\$99.40	\$106.95	\$117.20	\$125.26	\$146.50
55	\$74.43	\$92.63	\$103.05	\$110.87	\$121.51	\$129.85	\$151.87
56 57	\$79.48	\$98.95	\$110.02 \$116.00	\$118.42 \$135.05	\$129.77 \$139.07	\$138.69 \$147.55	\$162.22 \$172.55
58	\$84.57 \$89.63	\$105.26 \$111.57	\$116.99 \$123.93	\$125.95 \$133.56	\$138.07 \$146.34	\$147.55 \$156.39	\$172.55 \$182.91
59	\$94.70	\$117.89	\$130.90	\$141.09	\$154.64	\$165.25	\$193.26
60	\$99.78	\$124.20	\$137.87	\$148.64	\$162.89	\$174.11	\$203.62
61	\$111.21	\$138.45	\$153.71	\$165.68	\$181.56	\$194.02	\$226.95
62	\$122.64	\$152.66	\$169.59	\$182.69	\$200.22	\$213.96	\$250.25
63	\$134.06	\$166.89	\$185.46	\$199.73	\$218.88	\$233.92	\$273.58
64 65	\$145.49 \$156.91	\$181.12 \$195.35	\$201.31 \$217.19	\$216.74 \$233.76	\$237.51 \$256.17	\$253.86 \$273.79	\$296.92 \$320.24
66	\$179.32	\$223.23	\$247.95	\$267.17	\$292.77	\$312.91	\$365.98
67	\$201.75	\$251.14	\$278.74	\$300.55	\$329.35	\$352.01	\$411.70
68	\$224.16	\$279.06	\$309.52	\$333.95	\$365.98	\$391.11	\$457.47
69	\$246.57	\$306.94	\$340.29	\$367.33	\$402.56	\$430.23	\$503.21
70	\$268.98	\$334.85	\$371.08	\$400.74	\$439.15	\$469.33	\$548.93
71 72	\$313.11 \$357.20	\$389.76 \$444.70	\$431.78 \$402.50	\$466.44 \$532.17	\$511.17 \$583.19	\$546.31 \$623.32	\$638.97 \$730.00
73	\$401.34	\$444.70 \$499.61	\$492.50 \$553.19	\$532.17 \$597.91	\$655.25	\$700.30	\$729.00 \$819.05
74	\$445.46	\$554.54	\$613.90	\$663.63	\$727.28	\$777.27	\$909.08
75	\$489.56	\$609.45	\$674.60	\$729.35	\$799.29	\$854.26	\$999.12
76	\$563.23	\$701.18	\$775.66	\$839.08	\$919.56	\$982.79	\$1,149.44
77	\$636.90	\$792.88	\$876.71	\$948.82	\$1,039.82	\$1,111.29	\$1,299.78
78 79	\$710.54 \$784.21	\$884.56 \$976.27	\$977.79 \$1,078.84	\$1,058.56 \$1,168.30	\$1,160.11 \$1,280.34	\$1,239.84 \$1,368.38	\$1,450.11 \$1,600.44
80	\$857.88	\$1,067.98	\$1,076.64	\$1,278.08	\$1,400.62	\$1,496.92	\$1,750.79
81	\$960.85	\$1,196.14	\$1,321.50	\$1,431.43	\$1,568.68	\$1,676.53	\$1,960.86
82	\$1,063.79	\$1,324.28	\$1,463.08	\$1,584.81	\$1,736.77	\$1,856.17	\$2,170.96
83	\$1,166.73	\$1,452.43	\$1,604.68	\$1,738.15	\$1,904.84	\$2,035.79	\$2,381.06
84	\$1,269.67	\$1,580.60	\$1,746.28	\$1,891.55	\$2,072.90	\$2,215.43	\$2,591.16
85 86	\$1,372.59 \$1,564.78	\$1,708.76 \$1,947.97	\$1,887.84 \$2,152.18	\$2,044.89 \$2,331.20	\$2,241.00 \$2,554.72	\$2,395.05 \$2,730.37	\$2,801.23 \$3,193.41
87	\$1,756.94	\$2,187.22	\$2,416.48	\$2,617.49	\$2,868.48	\$3,065.68	\$3,585.60
88	\$1,949.10	\$2,426.43	\$2,680.77	\$2,903.76	\$3,182.20	\$3,400.98	\$3,977.76
89	\$2,141.27	\$2,665.67	\$2,945.07	\$3,190.06	\$3,495.94	\$3,736.29	\$4,369.93
90	\$2,333.42	\$2,904.88	\$3,209.37	\$3,476.31	\$3,809.71	\$4,071.61	\$4,762.08
91	\$2,525.59	\$3,144.11	\$3,473.67	\$3,762.62	\$4,123.41	\$4,406.89	\$5,154.28
92	\$2,717.75	\$3,383.33	\$3,737.97	\$4,048.91	\$4,437.15 \$4,750.01	\$4,742.21	\$5,546.45
93 94	\$2,909.92 \$3,102.08	\$3,622.57 \$3,861.77	\$4,002.26 \$4,266.56	\$4,335.19 \$4,621.47	\$4,750.91 \$5,064.64	\$5,077.51 \$5,412.82	\$5,938.62 \$6,330.80
94 95	\$3,102.08	\$4,101.02	\$4,530.86	\$4,907.78	\$5,064.64	\$5,748.15	\$6,722.96
96	\$3,541.31	\$4,408.60	\$4,870.67	\$5,275.83	\$5,781.76	\$6,179.26	\$7,227.18
97	\$3,788.40	\$4,716.17	\$5,210.49	\$5,643.92	\$6,185.13	\$6,610.34	\$7,731.41
98	\$4,035.46	\$5,023.74	\$5,550.32	\$6,012.03	\$6,588.50	\$7,041.46	\$8,235.63
99	\$4,282.55	\$5,331.31	\$5,890.12	\$6,380.09	\$6,991.89	\$7,472.57	\$8,739.84

	Policy Form Series: LTC-IDEAL Ideal									
		\$	id S10 Annual Rates		se					
			-	ination Period						
				me Care nflation Rider						
Age	2 Year	3 year	4 year	5 year	6 year	7 years	Lifetime			
30	\$70.18	\$87.34	\$96.74	\$104.53	\$114.55	\$122.45	\$143.23			
31	\$71.05	\$88.41	\$97.95	\$105.82	\$115.97	\$123.94	\$144.97			
32	\$71.91	\$89.49	\$99.12	\$107.10	\$117.40	\$125.49	\$146.74			
33	\$72.77	\$90.59	\$100.33	\$108.43	\$118.78	\$126.98	\$148.52			
34 35	\$73.65 \$74.51	\$91.67 \$92.74	\$101.52 \$102.71	\$109.72 \$111.04	\$120.25 \$121.66	\$128.52 \$130.00	\$150.29 \$152.03			
36	\$75.36	\$93.82	\$103.90	\$112.31	\$123.06	\$131.52	\$152.05 \$153.86			
37	\$76.27	\$94.94	\$105.10	\$113.57	\$124.49	\$133.03	\$155.61			
38	\$77.10	\$96.01	\$106.29	\$114.89	\$125.92	\$134.56	\$157.34			
39	\$77.96	\$97.06	\$107.49	\$116.16	\$127.29	\$136.06	\$159.14			
40 41	\$78.85 \$80.95	\$98.16 \$100.76	\$108.69 \$111.59	\$117.48 \$120.61	\$128.72 \$132.18	\$137.60 \$141.25	\$160.90 \$165.22			
42	\$83.03	\$100.76	\$114.48	\$123.71	\$135.59	\$144.93	\$169.49			
43	\$85.15	\$106.00	\$117.38	\$126.87	\$139.04	\$148.58	\$173.81			
44	\$87.24	\$108.62	\$120.27	\$130.00	\$142.48	\$152.24	\$178.10			
45	\$89.37	\$111.24	\$123.16	\$133.14	\$145.89	\$155.96	\$182.39			
46	\$92.20	\$114.78	\$127.12	\$137.36	\$150.54	\$160.87	\$188.17			
47 48	\$95.04 \$97.86	\$118.33 \$121.84	\$131.05 \$134.05	\$141.59	\$155.17 \$150.79	\$165.85	\$193.93 \$100.74			
49	\$100.71	\$121.84 \$125.34	\$134.95 \$138.88	\$145.81 \$150.04	\$159.78 \$164.40	\$170.75 \$175.72	\$199.74 \$205.51			
50	\$103.57	\$128.90	\$142.84	\$154.27	\$169.03	\$180.67	\$211.31			
51	\$108.48	\$135.03	\$149.56	\$161.62	\$177.13	\$189.30	\$221.38			
52	\$113.45	\$141.22	\$156.30	\$168.99	\$185.18	\$197.90	\$231.46			
53	\$118.37	\$147.36	\$163.03	\$176.33	\$193.24	\$206.52	\$241.55			
54	\$123.31	\$153.51	\$169.78	\$183.69	\$201.30	\$215.17	\$251.62			
55 56	\$128.24 \$136.64	\$159.65 \$170.11	\$176.49 \$188.04	\$191.02 \$203.57	\$209.38 \$223.11	\$223.76 \$238.45	\$261.70 \$278.87			
57	\$145.07	\$180.59	\$199.57	\$216.10	\$236.86	\$253.14	\$296.05			
58	\$153.48	\$191.06	\$211.07	\$228.68	\$250.59	\$267.79	\$313.22			
59	\$161.90	\$201.52	\$222.60	\$241.19	\$264.35	\$282.49	\$330.38			
60	\$170.32	\$212.01	\$234.14	\$253.72	\$278.05	\$297.17	\$347.58			
61	\$186.49	\$232.14	\$256.49	\$277.81	\$304.45	\$325.37	\$380.58			
62 63	\$202.67 \$218.81	\$252.26 \$272.40	\$278.86 \$301.25	\$301.91 \$326.03	\$330.87 \$357.25	\$353.60 \$381.80	\$413.55 \$446.56			
64	\$235.00	\$292.52	\$323.62	\$350.07	\$383.64	\$410.03	\$479.57			
65	\$251.15	\$312.66	\$346.00	\$374.14	\$410.02	\$438.23	\$512.56			
66	\$280.48	\$349.15	\$386.16	\$417.83	\$457.89	\$489.40	\$572.41			
67	\$309.80	\$385.66	\$426.37	\$461.52	\$505.77	\$540.56	\$632.21			
68 69	\$339.14 \$368.45	\$422.19 \$458.69	\$466.55	\$505.23 \$548.90	\$553.67	\$591.73 \$642.91	\$692.10 \$751.93			
70	\$397.78	\$495.17	\$506.73 \$546.89	\$546.90 \$592.61	\$601.55 \$649.42	\$694.06	\$811.76			
71	\$453.31	\$564.27	\$623.21	\$675.26	\$740.04	\$790.90	\$925.03			
72	\$508.77	\$633.37	\$699.51	\$757.95	\$830.64	\$887.75	\$1,038.29			
73	\$564.27	\$702.45	\$775.81	\$840.65	\$921.28	\$984.60	\$1,151.59			
74 75	\$619.76	\$771.53	\$852.09	\$923.35	\$1,011.87	\$1,081.47	\$1,264.84			
76	\$675.25 \$760.56	\$840.63 \$946.80	\$928.38 \$1,045.32	\$1,006.02 \$1,133.04	\$1,102.48 \$1,241.70	\$1,178.30 \$1,327.06	\$1,378.12 \$1,552.11			
77	\$845.82	\$1,052.95	\$1,162.23	\$1,753.04	\$1,380.91	\$1,475.84	\$1,726.14			
78	\$931.05	\$1,159.10	\$1,279.17	\$1,387.10	\$1,520.15	\$1,624.62	\$1,900.17			
79	\$1,016.33	\$1,265.25	\$1,396.10	\$1,514.10	\$1,659.34	\$1,773.43	\$2,074.16			
80	\$1,101.60	\$1,371.41 \$1,535.09	\$1,513.03 \$1,604.50	\$1,641.18	\$1,798.53	\$1,922.19	\$2,248.20			
81 82	\$1,233.83 \$1,366.01	\$1,535.98 \$1,700.54	\$1,694.59 \$1,876.15	\$1,838.12 \$2,035.05	\$2,014.36 \$2,230.20	\$2,152.86 \$2,383.52	\$2,517.97 \$2,787.75			
83	\$1,498.19	\$1,865.09	\$2,057.70	\$2,231.98	\$2,446.02	\$2,614.18	\$3,057.54			
84	\$1,630.39	\$2,029.69	\$2,239.28	\$2,428.94	\$2,661.84	\$2,844.84	\$3,327.30			
85	\$1,762.56	\$2,194.24	\$2,420.82	\$2,625.86	\$2,877.67	\$3,075.52	\$3,597.09			
86	\$2,009.33	\$2,501.40	\$2,759.78	\$2,993.51	\$3,280.55	\$3,506.11	\$4,100.71			
87 88	\$2,256.10 \$2,502.86	\$2,808.61 \$3,115.81	\$3,098.70 \$3,437.59	\$3,361.15 \$3,728.75	\$3,683.42 \$4,086.31	\$3,936.64 \$4,367.23	\$4,604.30 \$5,107.89			
89	\$2,502.86 \$2,749.61	\$3,115.81	\$3,437.59 \$3,776.52	\$4,096.40	\$4,086.31 \$4,489.18	\$4,367.23 \$4,797.80	\$5,107.89 \$5,611.47			
90	\$2,996.37	\$3,730.17	\$4,115.45	\$4,463.98	\$4,892.06	\$5,228.40	\$6,115.06			
91	\$3,243.14	\$4,037.38	\$4,454.36	\$4,831.61	\$5,294.93	\$5,658.94	\$6,618.64			
92	\$3,489.89	\$4,344.57	\$4,793.27	\$5,199.24	\$5,697.80	\$6,089.54	\$7,122.26			
93	\$3,736.67	\$4,651.76	\$5,132.20	\$5,566.85 \$5,034.47	\$6,100.67	\$6,520.11	\$7,625.83			
94 95	\$3,983.44 \$4,230,20	\$4,958.95 \$5,266.15	\$5,471.11 \$5,810.03	\$5,934.47 \$6,302.13	\$6,503.57 \$6,906.43	\$6,950.66 \$7,381.24	\$8,129.44 \$8,633,00			
95 96	\$4,230.20 \$4,547.44	\$5,266.15 \$5,661.13	\$5,810.03 \$6,245.77	\$6,302.13 \$6,774.77	\$6,906.43 \$7,424.42	\$7,381.24 \$7,934.85	\$8,633.00 \$9,280.49			
97	\$4,864.73	\$6,056.07	\$6,681.54	\$7,247.43	\$7,942.39	\$8,488.42	\$9,927.97			
98	\$5,181.97	\$6,451.03	\$7,117.30	\$7,720.08	\$8,460.36	\$9,042.02	\$10,575.45			
99	\$5,499.26	\$6,846.01	\$7,553.02	\$8,192.73	\$8,978.35	\$9,595.64	\$11,222.91			

	Policy Form Series: LTC-IDEAL								
		\$		eal with 33 % increa	se				
			•	ination Period					
				me Care I Inflation Rider					
Age	2 Year	3 year	4 year	5 year	6 year	7 years	Lifetime		
30	\$95.58	\$119.01	\$131.54	\$142.42	\$156.07	\$166.79	\$195.11		
31	\$96.78	\$120.47	\$133.16	\$144.19	\$158.01	\$168.85	\$197.53		
32	\$97.95	\$121.94	\$134.76	\$145.94	\$159.92	\$170.94	\$199.91		
33	\$99.13	\$123.41	\$136.39	\$147.72	\$161.85	\$173.00	\$202.32		
34 35	\$100.32 \$101.54	\$124.87 \$126.36	\$138.03 \$139.66	\$149.46 \$151.26	\$163.82 \$165.74	\$175.07 \$177.11	\$204.75 \$207.16		
36	\$101.54	\$120.30	\$141.28	\$151.20	\$167.67	\$177.11	\$209.56		
37	\$103.88	\$129.32	\$142.91	\$154.73	\$169.59	\$181.23	\$212.00		
38	\$105.04	\$130.79	\$144.53	\$156.53	\$171.51	\$183.30	\$214.38		
39	\$106.22	\$132.24	\$146.16	\$158.24	\$173.44	\$185.36	\$216.79		
40	\$107.42	\$133.74	\$147.79	\$160.03	\$175.36	\$187.44	\$219.21		
41 42	\$110.25	\$137.24 \$140.76	\$151.69	\$164.27 \$169.49	\$180.02 \$184.64	\$192.36	\$225.00		
43	\$113.05 \$115.92	\$140.76 \$144.28	\$155.56 \$159.47	\$168.48 \$172.69	\$184.64 \$189.24	\$197.31 \$202.27	\$230.78 \$236.59		
44	\$118.75	\$147.83	\$163.35	\$176.93	\$193.90	\$207.21	\$242.37		
45	\$121.58	\$151.36	\$167.25	\$181.14	\$198.53	\$212.18	\$248.14		
46	\$124.97	\$155.57	\$171.91	\$186.20	\$204.05	\$218.08	\$255.05		
47	\$128.37	\$159.80	\$176.57	\$191.23	\$209.58	\$223.98	\$261.97		
48	\$131.75	\$164.04	\$181.18 \$185.86	\$196.31 \$201.35	\$215.10	\$229.90	\$268.90		
49 50	\$135.15 \$138.56	\$168.23 \$172.45	\$190.50	\$201.35 \$206.38	\$220.64 \$226.17	\$235.81 \$241.71	\$275.80 \$282.71		
51	\$144.12	\$179.40	\$198.15	\$214.70	\$235.30	\$251.47	\$294.09		
52	\$149.73	\$186.37	\$205.79	\$223.02	\$244.40	\$261.20	\$305.49		
53	\$155.28	\$193.31	\$213.42	\$231.33	\$253.52	\$270.94	\$316.90		
54	\$160.87	\$200.26	\$221.08	\$239.66	\$262.62	\$280.70	\$328.28		
55 56	\$166.45 \$175.40	\$207.17	\$228.71 \$241.00	\$247.97 \$261.29	\$271.76	\$290.42 \$306.02	\$339.67 \$357.94		
56 57	\$175.40 \$184.35	\$218.33 \$229.46	\$253.32	\$274.60	\$286.34 \$300.96	\$306.02	\$376.17		
58	\$193.26	\$240.62	\$265.58	\$287.96	\$315.57	\$337.27	\$394.45		
59	\$202.22	\$251.74	\$277.89	\$301.28	\$330.19	\$352.86	\$412.71		
60	\$211.17	\$262.89	\$290.19	\$314.61	\$344.77	\$368.49	\$430.97		
61	\$227.64	\$283.42	\$312.90	\$339.17	\$371.66	\$397.20	\$464.61		
62 63	\$244.16 \$260.62	\$303.93 \$324.43	\$335.65 \$358.39	\$363.70	\$398.60	\$425.98 \$454.74	\$498.20		
64	\$200.02	\$344.95	\$381.11	\$388.28 \$412.80	\$425.50 \$452.38	\$483.50	\$531.84 \$565.50		
65	\$293.55	\$365.46	\$403.86	\$437.33	\$479.28	\$512.23	\$599.11		
66	\$323.17	\$402.30	\$444.43	\$481.46	\$527.63	\$563.89	\$659.55		
67	\$352.78	\$439.18	\$485.02	\$525.57	\$575.95	\$615.58	\$719.95		
68 69	\$382.39 \$412.02	\$476.06 \$512.92	\$525.62 \$566.19	\$569.69 \$613.81	\$624.35 \$672.67	\$667.22 \$718.92	\$780.41 \$840.84		
70	\$441.61	\$549.76	\$606.78	\$657.92	\$721.00	\$770.56	\$901.25		
71	\$497.26	\$619.00	\$683.23	\$740.77	\$811.83	\$867.60	\$1,014.75		
72	\$552.84	\$688.25	\$759.67	\$823.63	\$902.58	\$964.68	\$1,128.24		
73	\$608.47	\$757.46	\$836.08	\$906.48	\$993.39	\$1,061.71	\$1,241.75		
74 75	\$664.06 \$719.68	\$826.68 \$895.93	\$912.54 \$988.96	\$989.32 \$1,072.18	\$1,084.20 \$1,174.98	\$1,158.74 \$1,255.76	\$1,355.24 \$1,468.73		
76	\$804.41	\$1,001.39	\$1,105.10	\$1,198.37	\$1,313.29	\$1,403.59	\$1,408.73 \$1,641.62		
77	\$889.12	\$1,106.87	\$1,221.26	\$1,324.58	\$1,451.60	\$1,551.39	\$1,814.50		
78	\$973.81	\$1,212.29	\$1,337.45	\$1,450.78	\$1,589.91	\$1,699.22	\$1,987.39		
79	\$1,058.54	\$1,317.76	\$1,453.58	\$1,576.98	\$1,728.20	\$1,847.02	\$2,160.26		
80 81	\$1,143.26 \$1,280.46	\$1,423.22 \$1,594.02	\$1,569.76 \$1,758.14	\$1,703.23 \$1,907.61	\$1,866.52 \$2,090.49	\$1,994.86 \$2,234.24	\$2,333.18 \$2,613.15		
82	\$1,417.64	\$1,764.80	\$1,736.14	\$2,111.98	\$2,314.51	\$2,473.61	\$2,893.12		
83	\$1,554.82	\$1,935.57	\$2,134.87	\$2,316.35	\$2,538.48	\$2,712.99	\$3,173.09		
84	\$1,692.04	\$2,106.39	\$2,323.23	\$2,520.72	\$2,762.45	\$2,952.38	\$3,453.08		
85	\$1,829.19	\$2,277.16	\$2,511.58	\$2,725.11	\$2,986.43	\$3,191.76	\$3,733.05		
86	\$2,085.30 \$2,241.37	\$2,595.96	\$2,863.26 \$3,214.97	\$3,106.64 \$3,499.17	\$3,404.56	\$3,638.63	\$4,255.69 \$4,778.33		
87 88	\$2,341.37 \$2,597.46	\$2,914.78 \$3,233.58	\$3,214.87 \$3,566.48	\$3,488.17 \$3,869.67	\$3,822.65 \$4,240.75	\$4,085.44 \$4,532.30	\$4,778.32 \$5,300.94		
89	\$2,853.55	\$3,552.38	\$3,918.10	\$4,251.21	\$4,658.85	\$4,979.15	\$5,823.57		
90	\$3,109.62	\$3,871.18	\$4,269.74	\$4,632.69	\$5,076.99	\$5,426.03	\$6,346.18		
91	\$3,365.72	\$4,189.98	\$4,621.35	\$5,014.23	\$5,495.07	\$5,872.82	\$6,868.84		
92	\$3,621.82	\$4,508.78	\$4,972.98	\$5,395.76	\$5,913.13	\$6,319.68	\$7,391.44		
93 94	\$3,877.89 \$4,133.99	\$4,827.60 \$5,146.39	\$5,324.60 \$5,676.23	\$5,777.27 \$6,158.80	\$6,331.26 \$6,749.38	\$6,766.54 \$7,213.37	\$7,914.07 \$8,436.70		
94 95	\$4,133.99 \$4,390.05	\$5,146.39 \$5,465.19	\$5,676.23 \$6,027.84	\$6,540.32	\$6,749.38 \$7,167.46	\$7,213.37 \$7,660.22	\$8,436.70 \$8,959.33		
96	\$4,719.33	\$5,875.08	\$6,479.92	\$7,030.82	\$7,705.03	\$8,234.75	\$9,631.26		
97	\$5,048.59	\$6,284.97	\$6,932.03	\$7,521.37	\$8,242.56	\$8,809.24	\$10,303.22		
98	\$5,377.84	\$6,694.85	\$7,384.12	\$8,011.90	\$8,780.14	\$9,383.76	\$10,975.16		
99	\$5,707.09	\$7,104.76	\$7,836.19	\$8,502.40	\$9,317.71	\$9,958.29	\$11,647.11		

	Policy Form Series: LTC-PREM									
		\$10 Annu	Premier al Rates with 33 °	% increase						
			Day Elimination F	Period						
			100% Home Care No Inflation	9						
Age	2 Year	3 year	4 year	5 year	6 year	7 years				
30	\$81.74	\$101.77	\$113.13	\$121.79	\$133.48	\$142.66				
31	\$82.75	\$103.04	\$114.53	\$123.30	\$135.11	\$144.41				
32 33	\$83.78 \$84.77	\$104.30 \$105.55	\$115.94 \$117.33	\$124.79 \$126.31	\$136.76 \$138.44	\$146.17 \$147.94				
34	\$85.79	\$106.80	\$118.74	\$127.83	\$140.08	\$149.69				
35	\$86.80	\$108.08	\$120.11	\$129.30	\$141.72	\$151.46				
36	\$87.81	\$109.33	\$121.52	\$130.82	\$143.37	\$153.22				
37	\$88.80	\$110.59	\$122.92	\$132.34	\$145.01	\$154.97				
38 39	\$89.84 \$90.87	\$111.85 \$113.09	\$124.32 \$125.71	\$133.84 \$135.34	\$146.67 \$148.32	\$156.74 \$158.51				
40	\$91.86	\$114.35	\$127.13	\$136.84	\$149.96	\$160.29				
41	\$93.67	\$116.61	\$129.60	\$139.56	\$152.92	\$163.46				
42	\$95.51	\$118.88	\$132.12	\$142.27	\$155.92	\$166.62				
43	\$97.30	\$121.15	\$134.62	\$144.98	\$158.87	\$169.81				
44	\$99.14	\$123.42	\$137.11	\$147.68	\$161.85	\$172.98				
45 46	\$100.95 \$103.61	\$125.67 \$129.09	\$139.62 \$143.25	\$150.41 \$154.35	\$164.81 \$160.15	\$176.17 \$180.80				
46	\$103.61 \$106.27	\$128.98 \$132.31	\$145.25 \$146.90	\$154.35 \$158.32	\$169.15 \$173.51	\$180.80 \$185.43				
48	\$108.94	\$135.61	\$150.53	\$162.30	\$177.86	\$190.08				
49	\$111.59	\$138.92	\$154.17	\$166.24	\$182.20	\$194.71				
50	\$114.26	\$142.23	\$157.83	\$170.23	\$186.55	\$199.35				
51	\$119.19	\$148.36	\$164.69	\$177.56	\$194.58	\$207.96				
52	\$124.12	\$154.52	\$171.52	\$184.91	\$202.64	\$216.58				
53 54	\$129.05 \$133.98	\$160.66 \$166.81	\$178.41 \$185.23	\$192.25 \$199.63	\$210.69 \$218.75	\$225.20 \$233.79				
55	\$137.15	\$170.76	\$189.68	\$204.35	\$223.95	\$233.79				
56	\$146.54	\$182.44	\$202.52	\$218.35	\$239.29	\$255.75				
57	\$155.96	\$194.14	\$215.33	\$232.35	\$254.63	\$272.14				
58	\$165.36	\$205.87	\$228.16	\$246.36	\$269.96	\$288.53				
59	\$174.76	\$217.55	\$241.01	\$260.36	\$285.34	\$304.93				
60	\$184.17	\$229.25	\$253.84	\$274.35	\$300.67	\$321.30				
61 62	\$204.91 \$225.67	\$255.11 \$280.96	\$282.66 \$311.51	\$305.26 \$336.21	\$334.57 \$368.46	\$357.57 \$393.80				
63	\$246.45	\$306.82	\$340.35	\$367.15	\$402.36	\$430.03				
64	\$267.20	\$332.63	\$369.17	\$398.10	\$436.27	\$466.26				
65	\$282.41	\$351.60	\$390.38	\$420.77	\$461.11	\$492.82				
66	\$322.45	\$401.42	\$445.28	\$480.40	\$526.45	\$562.66				
67 68	\$362.46	\$451.24	\$500.19	\$540.01	\$591.78	\$632.49				
69	\$402.50 \$442.52	\$501.05 \$550.89	\$555.10 \$610.00	\$599.63 \$659.24	\$657.13 \$722.44	\$702.31 \$772.13				
70	\$482.52	\$600.68	\$664.92	\$718.87	\$787.81	\$841.96				
71	\$561.26	\$698.73	\$773.24	\$836.20	\$916.40	\$979.36				
72	\$640.05	\$796.75	\$881.50	\$953.52	\$1,044.95	\$1,116.79				
73	\$718.77	\$894.80	\$989.81	\$1,070.82	\$1,173.53	\$1,254.19				
74 75	\$797.52	\$992.85	\$1,098.10 \$1,151.10	\$1,188.17	\$1,302.08	\$1,391.61 \$1,450.06				
75 76	\$836.17 \$961.35	\$1,040.98 \$1,196.79	\$1,151.19 \$1,322.76	\$1,245.74 \$1,432.25	\$1,365.22 \$1,569.57	\$1,459.06 \$1,677.46				
77	\$1,086.53	\$1,352.61	\$1,494.33	\$1,618.72	\$1,773.93	\$1,895.88				
78	\$1,211.68	\$1,508.43	\$1,665.92	\$1,805.17	\$1,978.30	\$2,114.29				
79	\$1,336.88	\$1,664.28	\$1,837.47	\$1,991.65	\$2,182.64	\$2,332.69				
80	\$1,462.04	\$1,820.09	\$2,009.06	\$2,178.13	\$2,386.99	\$2,551.11				
81 82	\$1,637.48 \$1,812.92	\$2,038.48	\$2,250.15 \$2,491.22	\$2,439.50 \$2,700.90	\$2,673.43 \$2,959.88	\$2,857.23 \$3,163.37				
83	\$1,988.36	\$2,256.90 \$2,475.30	\$2,732.34	\$2,760.90	\$3,246.29	\$3,469.49				
84	\$2,163.80	\$2,693.73	\$2,973.43	\$3,223.65	\$3,532.76	\$3,775.63				
85	\$2,339.26	\$2,912.14	\$3,214.50	\$3,485.00	\$3,819.20	\$4,081.77				
86	\$2,666.74	\$3,319.83	\$3,664.56	\$3,972.92	\$4,353.89	\$4,653.20				
87	\$2,994.26	\$3,727.54	\$4,114.58	\$4,460.82	\$4,888.56	\$5,224.65 \$5,700.40				
88 89	\$3,321.74 \$3,649.24	\$4,135.22 \$4,542.93	\$4,564.59 \$5,014.65	\$4,948.72 \$5,436.61	\$5,423.26 \$5,957.93	\$5,796.10 \$6,367.55				
90	\$3,976.74	\$4,950.63	\$5,464.65	\$5,436.61 \$5,924.51	\$6,492.62	\$6,939.00				
91	\$4,304.23	\$5,358.33	\$5,914.71	\$6,412.44	\$7,027.32	\$7,510.44				
92	\$4,631.73	\$5,766.02	\$6,364.72	\$6,900.33	\$7,561.99	\$8,081.89				
93	\$4,959.22	\$6,173.73	\$6,814.76	\$7,388.23	\$8,096.69	\$8,653.34				
94	\$5,286.72	\$6,581.43	\$7,264.81	\$7,876.13	\$8,631.35	\$9,224.79				
95	\$5,614.22	\$6,989.12	\$7,714.82	\$8,364.02	\$9,166.05	\$9,796.23				
96 97	\$6,035.27 \$6,456.35	\$7,513.32 \$8,037.48	\$8,293.45 \$8,872.06	\$8,991.32 \$9,618.63	\$9,853.53 \$10,540.97	\$10,530.94 \$11,265.67				
98	\$6,877.40	\$8,561.68	\$9,450.66	\$10,245.93	\$11,228.42	\$12,000.38				
99	\$7,298.48	\$9,085.84	\$10,029.26	\$10,873.23	\$11,915.88	\$12,735.11				

Policy Form Series: LTC-PREM
Premier
\$10 Annual Rates with 33 % increase
100 Day Elimination Period
100% Home Care
5% Simple Inflation Rider

Age 2 Year 3 year 4 year 5 year 6 year 30 \$130.80 \$162.83 \$180.18 \$194.87 \$213.57 31 \$132.39 \$164.83 \$182.43 \$197.26 \$216.19 32 \$134.04 \$166.85 \$184.63 \$199.70 \$218.82 33 \$135.63 \$168.91 \$186.86 \$202.12 \$221.50 34 \$137.27 \$170.88 \$189.10 \$204.52 \$224.12 35 \$138.90 \$172.90 \$191.32 \$206.89 \$226.76 36 \$140.49 \$174.94 \$193.55 \$209.32 \$229.38 37 \$142.12 \$176.93 \$195.78 \$211.73 \$232.02 38 \$143.73 \$178.95 \$198.03 \$214.15 \$234.68 39 \$145.37 \$180.97 \$200.22 \$216.55 \$237.31 40 \$146.95 \$182.95 \$202.47 \$218.97 \$239.96	7 years \$228.26 \$231.06 \$233.88 \$236.70 \$239.53 \$242.34 \$245.15 \$247.96 \$250.80 \$253.63 \$256.46 \$263.28 \$270.12 \$276.95 \$283.81 \$290.67 \$299.93 \$309.21 \$318.49
31 \$132.39 \$164.83 \$182.43 \$197.26 \$216.19 32 \$134.04 \$166.85 \$184.63 \$199.70 \$218.82 33 \$135.63 \$168.91 \$186.86 \$202.12 \$221.50 34 \$137.27 \$170.88 \$189.10 \$204.52 \$224.12 35 \$138.90 \$172.90 \$191.32 \$206.89 \$226.76 36 \$140.49 \$174.94 \$193.55 \$209.32 \$229.38 37 \$142.12 \$176.93 \$195.78 \$211.73 \$232.02 38 \$143.73 \$178.95 \$198.03 \$214.15 \$234.68 39 \$145.37 \$180.97 \$200.22 \$216.55 \$237.31 40 \$146.95 \$182.95 \$202.47 \$218.97 \$239.96	\$231.06 \$233.88 \$236.70 \$239.53 \$242.34 \$245.15 \$247.96 \$250.80 \$256.46 \$263.28 \$270.12 \$276.95 \$283.81 \$299.93 \$309.21
31 \$132.39 \$164.83 \$182.43 \$197.26 \$216.19 32 \$134.04 \$166.85 \$184.63 \$199.70 \$218.82 33 \$135.63 \$168.91 \$186.86 \$202.12 \$221.50 34 \$137.27 \$170.88 \$189.10 \$204.52 \$224.12 35 \$138.90 \$172.90 \$191.32 \$206.89 \$226.76 36 \$140.49 \$174.94 \$193.55 \$209.32 \$229.38 37 \$142.12 \$176.93 \$195.78 \$211.73 \$232.02 38 \$143.73 \$178.95 \$198.03 \$214.15 \$234.68 39 \$145.37 \$180.97 \$200.22 \$216.55 \$237.31 40 \$146.95 \$182.95 \$202.47 \$218.97 \$239.96	\$231.06 \$233.88 \$236.70 \$239.53 \$242.34 \$245.15 \$247.96 \$250.80 \$256.46 \$263.28 \$270.12 \$276.95 \$283.81 \$299.93 \$309.21
32 \$134.04 \$166.85 \$184.63 \$199.70 \$218.82 33 \$135.63 \$168.91 \$186.86 \$202.12 \$221.50 34 \$137.27 \$170.88 \$189.10 \$204.52 \$224.12 35 \$138.90 \$172.90 \$191.32 \$206.89 \$226.76 36 \$140.49 \$174.94 \$193.55 \$209.32 \$229.38 37 \$142.12 \$176.93 \$195.78 \$211.73 \$232.02 38 \$143.73 \$178.95 \$198.03 \$214.15 \$234.68 39 \$145.37 \$180.97 \$200.22 \$216.55 \$237.31 40 \$146.95 \$182.95 \$202.47 \$218.97 \$239.96	\$233.88 \$236.70 \$239.53 \$242.34 \$245.15 \$247.96 \$250.80 \$253.63 \$256.46 \$263.28 \$270.12 \$276.95 \$283.81 \$299.93 \$309.21
34 \$137.27 \$170.88 \$189.10 \$204.52 \$224.12 35 \$138.90 \$172.90 \$191.32 \$206.89 \$226.76 36 \$140.49 \$174.94 \$193.55 \$209.32 \$229.38 37 \$142.12 \$176.93 \$195.78 \$211.73 \$232.02 38 \$143.73 \$178.95 \$198.03 \$214.15 \$234.68 39 \$145.37 \$180.97 \$200.22 \$216.55 \$237.31 40 \$146.95 \$182.95 \$202.47 \$218.97 \$239.96	\$239.53 \$242.34 \$245.15 \$247.96 \$250.80 \$253.63 \$256.46 \$263.28 \$270.12 \$276.95 \$283.81 \$290.67 \$299.93 \$309.21
35 \$138.90 \$172.90 \$191.32 \$206.89 \$226.76 36 \$140.49 \$174.94 \$193.55 \$209.32 \$229.38 37 \$142.12 \$176.93 \$195.78 \$211.73 \$232.02 38 \$143.73 \$178.95 \$198.03 \$214.15 \$234.68 39 \$145.37 \$180.97 \$200.22 \$216.55 \$237.31 40 \$146.95 \$182.95 \$202.47 \$218.97 \$239.96	\$242.34 \$245.15 \$247.96 \$250.80 \$253.63 \$256.46 \$263.28 \$270.12 \$276.95 \$283.81 \$299.93 \$309.21
36 \$140.49 \$174.94 \$193.55 \$209.32 \$229.38 37 \$142.12 \$176.93 \$195.78 \$211.73 \$232.02 38 \$143.73 \$178.95 \$198.03 \$214.15 \$234.68 39 \$145.37 \$180.97 \$200.22 \$216.55 \$237.31 40 \$146.95 \$182.95 \$202.47 \$218.97 \$239.96	\$245.15 \$247.96 \$250.80 \$253.63 \$256.46 \$263.28 \$270.12 \$276.95 \$283.81 \$299.93 \$309.21
37 \$142.12 \$176.93 \$195.78 \$211.73 \$232.02 38 \$143.73 \$178.95 \$198.03 \$214.15 \$234.68 39 \$145.37 \$180.97 \$200.22 \$216.55 \$237.31 40 \$146.95 \$182.95 \$202.47 \$218.97 \$239.96	\$247.96 \$250.80 \$253.63 \$256.46 \$263.28 \$270.12 \$276.95 \$283.81 \$290.67 \$299.93 \$309.21
38 \$143.73 \$178.95 \$198.03 \$214.15 \$234.68 39 \$145.37 \$180.97 \$200.22 \$216.55 \$237.31 40 \$146.95 \$182.95 \$202.47 \$218.97 \$239.96	\$250.80 \$253.63 \$256.46 \$263.28 \$270.12 \$276.95 \$283.81 \$290.67 \$299.93 \$309.21
39 \$145.37 \$180.97 \$200.22 \$216.55 \$237.31 40 \$146.95 \$182.95 \$202.47 \$218.97 \$239.96	\$253.63 \$256.46 \$263.28 \$270.12 \$276.95 \$283.81 \$290.67 \$299.93 \$309.21
40 \$146.95 \$182.95 \$202.47 \$218.97 \$239.96	\$256.46 \$263.28 \$270.12 \$276.95 \$283.81 \$290.67 \$299.93 \$309.21
	\$263.28 \$270.12 \$276.95 \$283.81 \$290.67 \$299.93 \$309.21
	\$270.12 \$276.95 \$283.81 \$290.67 \$299.93 \$309.21
41 \$150.90 \$187.84 \$207.82 \$224.80 \$246.35	\$276.95 \$283.81 \$290.67 \$299.93 \$309.21
42 \$154.80 \$192.72 \$213.20 \$230.64 \$252.74 43 \$158.72 \$197.60 \$218.52 \$236.50 \$259.15	\$283.81 \$290.67 \$299.93 \$309.21
43 \$158.72 \$197.60 \$218.52 \$236.50 \$259.15 44 \$162.65 \$202.49 \$223.88 \$242.31 \$265.54	\$290.67 \$299.93 \$309.21
45 \$166.56 \$207.36 \$229.25 \$248.17 \$271.93	\$299.93 \$309.21
46 \$171.89 \$213.95 \$236.59 \$256.07 \$280.63	\$309.21
47 \$177.21 \$220.60 \$243.96 \$264.00 \$289.30	
48 \$182.52 \$227.22 \$251.30 \$271.93 \$298.01	
49 \$187.83 \$233.83 \$258.65 \$279.85 \$306.67	\$327.75
50 \$193.16 \$240.45 \$266.03 \$287.79 \$315.37	\$337.06
51 \$202.41 \$251.95 \$278.66 \$301.54 \$330.45	\$353.17
52 \$211.65 \$263.47 \$291.30 \$315.32 \$345.51	\$369.29
53 \$220.90 \$274.96 \$303.95 \$329.08 \$360.62	\$385.43
54 \$230.11 \$286.48 \$316.55 \$342.86 \$375.69	\$401.53
55 \$236.33 \$294.20 \$325.05 \$352.09 \$385.86	\$412.34
56 \$251.78 \$313.47 \$346.27 \$375.13 \$411.11	\$439.38
57 \$267.29 \$332.73 \$367.50 \$398.20 \$436.39	\$466.37
58 \$282.76 \$352.01 \$388.73 \$421.26 \$461.64	\$493.39
59 \$298.26 \$371.26 \$409.96 \$444.31 \$486.93 60 \$313.74 \$390.54 \$431.17 \$467.37 \$512.21	\$520.39 \$547.39
61 \$343.19 \$427.23 \$471.85 \$511.25 \$560.31 62 \$372.66 \$463.93 \$512.53 \$555.18 \$608.42	\$598.82 \$650.26
63 \$402.14 \$500.63 \$553.24 \$599.08 \$656.52	\$701.68
64 \$431.59 \$537.29 \$593.90 \$643.02 \$704.66	\$753.13
65 \$452.17 \$562.94 \$622.39 \$673.67 \$738.31	\$789.04
66 \$504.61 \$628.16 \$694.10 \$751.75 \$823.80	\$880.45
67 \$556.96 \$693.38 \$765.82 \$829.78 \$909.33	\$971.87
68 \$609.37 \$758.58 \$837.51 \$907.82 \$994.87	\$1,063.30
69 \$661.74 \$823.82 \$909.24 \$985.87 \$1,080.40	\$1,154.69
70 \$714.15 \$889.02 \$980.94 \$1,063.91 \$1,165.96	\$1,246.09
71 \$813.24 \$1,012.41 \$1,117.12 \$1,211.58 \$1,327.78	\$1,419.03
72 \$912.38 \$1,135.77 \$1,253.26 \$1,359.25 \$1,489.57	\$1,591.99
73 \$1,011.48 \$1,259.18 \$1,389.45 \$1,506.90 \$1,651.40	\$1,764.94
74 \$1,110.59 \$1,382.59 \$1,525.60 \$1,654.59 \$1,813.21	\$1,937.89
75 \$1,154.36 \$1,437.08 \$1,585.75 \$1,719.77 \$1,884.69	\$2,014.26
76 \$1,299.22 \$1,617.40 \$1,784.31 \$1,935.60 \$2,121.16 77 \$1,444.10 \$1,797.72 \$1,982.87 \$2,151.41 \$2,357.72	\$2,267.02 \$2,519.77
78 \$1,588.96 \$1,978.07 \$2,181.43 \$2,367.21 \$2,594.22	\$2,772.56
79 \$1,733.82 \$2,158.43 \$2,379.98 \$2,582.99 \$2,830.71	\$3,025.34
80 \$1,878.66 \$2,338.76 \$2,578.57 \$2,798.84 \$3,067.23	\$3,278.09
81 \$2,104.12 \$2,619.40 \$2,887.99 \$3,134.69 \$3,435.28	\$3,671.46
82 \$2,329.56 \$2,900.06 \$3,197.42 \$3,470.56 \$3,803.35	\$4,064.84
83 \$2,554.99 \$3,180.68 \$3,506.87 \$3,806.45 \$4,171.40	\$4,458.20
84 \$2,780.41 \$3,461.35 \$3,816.29 \$4,142.29 \$4,539.49	\$4,851.59
85 \$3,005.86 \$3,742.01 \$4,125.67 \$4,478.14 \$4,907.58	\$5,244.96
86 \$3,426.69 \$4,265.91 \$4,703.33 \$5,105.07 \$5,594.62	\$5,979.25
87 \$3,847.51 \$4,789.78 \$5,280.92 \$5,732.03 \$6,281.68	\$6,713.53
88 \$4,268.33 \$5,313.64 \$5,858.49 \$6,358.96 \$6,968.72	\$7,447.83
89 \$4,689.18 \$5,837.53 \$6,436.11 \$6,985.91 \$7,655.77 90 \$5,109.98 \$6,361.43 \$7,013.67 \$7,612.84 \$8,342.86	\$8,182.12
90 \$5,109.98 \$6,361.43 \$7,013.67 \$7,612.84 \$8,342.86 91 \$5,530.82 \$6,885.30 \$7,591.29 \$8,239.81 \$9,029.89	\$8,916.43 \$9,650.69
92 \$5,951.65 \$7,409.17 \$8,168.90 \$8,866.74 \$9,716.96	\$10,385.00
93 \$6,372.45 \$7,933.07 \$8,746.49 \$9,493.65 \$10,404.01	\$10,383.00
94 \$6,793.29 \$8,456.96 \$9,324.12 \$10,120.61 \$11,091.04	\$11,853.59
95 \$7,214.10 \$8,980.83 \$9,901.67 \$10,747.51 \$11,778.13	\$12,587.86
96 \$7,755.15 \$9,654.38 \$10,644.33 \$11,553.59 \$12,661.51	\$13,531.98
97 \$8,296.22 \$10,327.95 \$11,386.94 \$12,359.68 \$13,544.85	\$14,476.05
98 \$8,837.26 \$11,001.51 \$12,129.56 \$13,165.73 \$14,428.21	\$15,420.16
99 \$9,378.32 \$11,675.08 \$12,872.16 \$13,971.81 \$15,311.56	\$16,364.24

Policy Form Series: LTC-PREM
Premier
\$10 Annual Rates with 33 % increase
100 Day Elimination Period
100% Home Care
5% Compound Inflation Rider

5% Compound Inflation Rider						
Age	2 Year	3 year	4 year	5 year	6 year	7 years
30	\$177.99	\$221.56	\$244.71	\$265.16	\$290.59	\$310.56
31	\$180.17	\$224.34	\$247.73	\$268.44	\$294.16	\$314.40
32	\$182.39	\$227.06	\$250.75	\$271.70	\$297.74	\$318.25
33	\$184.57	\$229.81	\$253.77	\$274.99	\$301.39	\$322.09
34	\$186.79	\$232.51	\$256.81	\$278.27	\$304.96	\$325.92
35	\$188.97	\$235.27	\$259.83	\$281.53	\$308.56	\$329.76
36	\$191.16	\$238.03	\$262.86	\$284.82	\$312.13	\$333.59
37	\$193.36	\$240.76	\$265.90	\$288.11	\$315.73	\$337.41
38	\$195.58	\$243.51	\$268.89	\$291.38	\$319.33	\$341.26
39	\$197.82	\$246.21	\$271.90	\$294.65	\$322.92	\$345.11
40	\$199.98	\$248.96	\$274.95	\$297.93	\$326.50	\$348.96
41	\$205.26	\$255.53	\$282.15	\$305.81	\$335.12	\$358.17
42	\$210.56	\$262.12	\$289.35	\$313.68	\$343.77	\$367.40
43	\$215.83	\$268.69	\$296.56	\$321.55	\$352.39	\$376.63
44	\$221.10	\$275.29	\$303.81	\$329.44	\$361.00	\$385.83
45	\$226.40	\$281.85	\$311.02	\$337.31	\$369.63	\$395.06
46	\$232.78	\$289.76	\$319.70	\$346.80	\$380.03	\$406.16
47	\$239.15	\$297.71	\$328.45	\$356.28	\$390.42	\$417.28
48 49	\$245.53 \$251.87	\$305.61 \$313.58	\$337.13 \$345.86	\$365.79 \$375.25	\$400.82 \$411.24	\$428.39 \$439.51
50	\$258.25	\$321.49	\$354.55	\$384.75	\$421.65	\$450.61
51	\$268.64	\$334.43	\$368.85	\$400.20	\$438.58	\$468.75
52	\$279.04	\$347.38	\$383.12	\$415.69	\$455.54	\$486.89
53	\$289.43	\$360.31	\$397.41	\$431.18	\$472.51	\$505.05
54	\$299.82	\$373.25	\$411.69	\$446.69	\$489.48	\$523.16
55	\$306.27	\$381.30	\$420.59	\$456.31	\$500.06	\$534.42
56	\$322.80	\$401.86	\$443.22	\$480.91	\$527.04	\$563.25
57	\$339.31	\$422.39	\$465.85	\$505.52	\$553.97	\$592.06
58	\$355.83	\$442.98	\$488.47	\$530.12	\$580.93	\$620.90
59	\$372.34	\$463.55	\$511.15	\$554.74	\$607.92	\$649.69
60	\$388.87	\$484.10	\$533.75	\$579.32	\$634.87	\$678.50
61	\$418.87	\$521.46	\$575.14	\$624.05	\$683.91	\$730.93
62	\$448.90	\$558.84	\$616.52	\$668.79	\$732.92	\$783.29
63	\$478.93	\$596.23	\$657.95	\$713.51	\$781.94	\$835.68
64	\$508.93	\$633.58	\$699.29	\$758.24	\$830.97	\$888.08
65	\$528.61	\$658.06	\$726.47	\$787.52	\$863.04	\$922.37
66	\$581.48	\$723.87	\$798.94	\$866.30	\$949.34	\$1,014.63
67	\$634.33	\$789.69	\$871.42	\$945.05	\$1,035.64	\$1,106.85
68	\$687.21	\$855.50	\$943.89	\$1,023.77	\$1,121.95	\$1,199.12
69	\$740.07	\$921.31	\$1,016.37	\$1,102.53	\$1,208.24	\$1,291.32
70 71	\$792.92 \$892.24	\$987.08	\$1,088.83 \$1,225.31	\$1,181.30	\$1,294.55 \$1,456.79	\$1,383.56
72	\$991.62	\$1,110.79 \$1,234.45	\$1,361.71	\$1,329.28 \$1,477.33	\$1,436.79	\$1,556.90 \$1,730.27
73	\$1,090.98	\$1,358.17	\$1,498.16	\$1,625.30	\$1,781.21	\$1,730.27
74	\$1,190.32	\$1,481.86	\$1,634.58	\$1,773.36	\$1,943.38	\$2,077.00
75	\$1,230.67	\$1,532.06	\$1,690.01	\$1,833.45	\$2,009.29	\$2,147.41
76	\$1,374.49	\$1,711.10	\$1,887.11	\$2,047.73	\$2,244.09	\$2,398.36
77	\$1,518.33	\$1,890.14	\$2,084.21	\$2,262.01	\$2,478.91	\$2,649.33
78	\$1,662.15	\$2,069.21	\$2,281.35	\$2,476.27	\$2,713.75	\$2,900.29
79	\$1,806.00	\$2,248.31	\$2,478.42	\$2,690.54	\$2,948.53	\$3,151.27
80	\$1,949.80	\$2,427.30	\$2,675.56	\$2,904.82	\$3,183.37	\$3,402.23
81	\$2,183.79	\$2,718.59	\$2,996.63	\$3,253.39	\$3,565.35	\$3,810.45
82	\$2,417.78	\$3,009.87	\$3,317.70	\$3,601.99	\$3,947.35	\$4,218.75
83	\$2,651.75	\$3,301.15	\$3,638.79	\$3,950.57	\$4,329.36	\$4,627.00
84	\$2,885.70	\$3,592.42	\$3,959.85	\$4,299.14	\$4,711.39	\$5,035.29
85	\$3,119.70	\$3,883.71	\$4,280.89	\$4,647.71	\$5,093.38	\$5,443.56
86	\$3,556.44	\$4,427.43	\$4,880.25	\$5,298.40	\$5,806.48	\$6,205.64
87	\$3,993.22	\$4,971.14	\$5,479.57	\$5,949.09	\$6,519.53	\$6,967.73
88	\$4,429.98 \$4,866.74	\$5,514.83 \$6,058.58	\$6,078.87 \$6,678.33	\$6,599.76 \$7,250.44	\$7,232.62 \$7,045.69	\$7,729.84 \$8,491.92
89 90	\$5,303.48	\$6,602.28	\$6,678.23 \$7,277.55	\$7,250.44 \$7,901.10	\$7,945.68 \$8,658.74	\$9,254.02
91	\$5,740.24	\$7,146.01	\$7,876.86	\$8,551.80	\$9,371.83	\$10,016.11
92	\$6,177.00	\$7,689.73	\$8,476.21	\$9,202.47	\$10,084.88	\$10,778.23
93	\$6,613.74	\$8,233.45	\$9,075.55	\$9,853.16	\$10,797.97	\$10,776.23
94	\$7,050.51	\$8,777.18	\$9,674.88	\$10,503.81	\$11,511.03	\$12,302.44
95	\$7,487.29	\$9,320.88	\$10,274.18	\$11,154.49	\$12,224.12	\$13,064.52
96	\$8,048.80	\$10,019.94	\$11,044.77	\$11,991.07	\$13,140.94	\$14,044.37
97	\$8,610.36	\$10,719.01	\$11,815.31	\$12,827.71	\$14,057.73	\$15,024.22
98	\$9,171.89	\$11,418.11	\$12,585.86	\$13,664.26	\$14,974.54	\$16,004.08
99	\$9,733.44	\$12,117.15	\$13,356.43	\$14,500.84	\$15,891.36	\$16,983.90

Policy Form Series: LTC-PREM							
Premier \$10 Annual Rates with 33 % increase							
100 Day Elimination Period							
75% Home Care No Inflation							
			No minution				
Age	2 Year	3 year	4 year	5 year	6 year	7 years	
30	\$70.73	\$88.07	\$97.94	\$105.42	\$115.50	\$123.44	
31	\$71.61	\$89.15	\$99.14	\$106.69	\$116.92	\$124.97	
32	\$72.49	\$90.24	\$100.36	\$108.00	\$118.36	\$126.48	
33 34	\$73.35 \$74.23	\$91.32 \$92.42	\$101.57 \$102.78	\$109.27 \$110.60	\$119.78 \$121.20	\$128.03 \$129.54	
35	\$75.11	\$93.53	\$103.98	\$111.91	\$122.65	\$131.08	
36	\$75.97	\$94.59	\$105.20	\$113.21	\$124.08	\$132.60	
37	\$76.86	\$95.68	\$106.43	\$114.51	\$125.51	\$134.13	
38 39	\$77.74 \$78.62	\$96.78 \$97.85	\$107.62 \$108.85	\$115.84 \$117.12	\$126.91 \$128.33	\$135.63 \$137.19	
40	\$79.48	\$98.95	\$110.03	\$117.12	\$129.77	\$138.69	
41	\$81.08	\$100.92	\$112.25	\$120.76	\$132.34	\$141.46	
42	\$82.62	\$102.86	\$114.46	\$123.08	\$134.93	\$144.19	
43	\$84.20	\$104.84	\$116.65	\$125.45	\$137.48	\$146.93	
44 45	\$85.79 \$87.35	\$106.79 \$108.75	\$118.88 \$121.07	\$127.81 \$130.15	\$140.04 \$142.62	\$149.68 \$152.43	
46	\$89.64	\$111.59	\$124.22	\$133.57	\$146.35	\$156.43	
47	\$91.93	\$114.46	\$127.36	\$136.96	\$150.12	\$160.42	
48	\$94.24	\$117.31	\$130.53	\$140.38	\$153.85	\$164.44	
49 50	\$96.53 \$98.82	\$120.17 \$123.04	\$133.67 \$136.80	\$143.83 \$147.24	\$157.61 \$161.36	\$168.44 \$172.43	
51	\$103.10	\$128.33	\$142.70	\$153.59	\$168.28	\$179.87	
52	\$107.34	\$133.61	\$148.56	\$159.93	\$175.25	\$187.30	
53	\$111.63	\$138.95	\$154.47	\$166.28	\$182.21	\$194.74	
54	\$115.87	\$144.25	\$160.33	\$172.62	\$189.19	\$202.16	
55 56	\$118.52 \$126.59	\$147.54 \$157.59	\$163.98 \$175.07	\$176.54 \$188.58	\$193.46 \$206.67	\$206.78 \$220.89	
57	\$134.68	\$167.66	\$186.16	\$200.63	\$219.86	\$235.00	
58	\$142.76	\$177.73	\$197.25	\$212.68	\$233.07	\$249.08	
59	\$150.85	\$187.78	\$208.30	\$224.73	\$246.26	\$263.21	
60 61	\$158.94 \$177.00	\$197.85 \$220.34	\$219.42 \$244.49	\$236.78 \$263.69	\$259.48 \$288.98	\$277.32 \$308.84	
62	\$177.00	\$242.84	\$269.56	\$290.63	\$318.50	\$340.40	
63	\$213.16	\$265.36	\$294.65	\$317.55	\$348.01	\$371.93	
64	\$231.25	\$287.85	\$319.71	\$344.48	\$377.52	\$403.47	
65 66	\$244.19 \$278.93	\$303.97 \$347.24	\$337.73 \$385.34	\$363.78 \$415.53	\$398.65 \$455.37	\$426.07 \$486.69	
67	\$313.64	\$390.49	\$432.99	\$467.31	\$512.10	\$547.30	
68	\$348.41	\$433.73	\$480.62	\$519.05	\$568.83	\$607.94	
69	\$383.15	\$476.98	\$528.28	\$570.81	\$625.54	\$668.56	
70	\$417.89	\$520.24	\$575.90	\$622.60	\$682.28	\$729.20	
71 72	\$486.25 \$554.58	\$605.31 \$690.42	\$669.93 \$763.98	\$724.41 \$826.22	\$793.86 \$905.44	\$848.45 \$967.72	
73	\$622.93	\$775.50	\$858.02	\$928.05	\$1,017.05	\$1,086.96	
74	\$691.28	\$860.56	\$952.07	\$1,029.87	\$1,128.61	\$1,206.20	
75 70	\$733.06	\$912.59	\$1,009.54	\$1,092.13	\$1,196.84	\$1,279.13	
76 77	\$843.03 \$952.98	\$1,049.50 \$1,186.37	\$1,160.35 \$1,311.17	\$1,255.92 \$1,419.75	\$1,376.38 \$1,555.93	\$1,470.98 \$1,662.89	
78	\$1,062.95	\$1,323.30	\$1,462.00	\$1,583.60	\$1,735.46	\$1,854.76	
79	\$1,172.93	\$1,460.18	\$1,612.81	\$1,747.43	\$1,914.97	\$2,046.64	
80	\$1,282.89	\$1,597.06	\$1,763.63	\$1,911.26 \$2,140.62	\$2,094.54	\$2,238.55	
81 82	\$1,436.85 \$1,590.79	\$1,788.72 \$1,980.38	\$1,975.28 \$2,186.89	\$2,369.95	\$2,345.85 \$2,597.20	\$2,507.16 \$2,775.78	
83	\$1,744.75	\$2,172.02	\$2,398.54	\$2,599.31	\$2,848.55	\$3,044.40	
84	\$1,898.69	\$2,363.66	\$2,610.19	\$2,828.66	\$3,099.91	\$3,313.03	
85	\$2,052.63	\$2,555.34	\$2,821.79	\$3,058.02	\$3,351.23	\$3,581.64	
86 87	\$2,340.00 \$2,627.39	\$2,913.05 \$3,270.79	\$3,216.87 \$3,611.91	\$3,486.13 \$3,914.26	\$3,820.43 \$4,289.58	\$4,083.07 \$4,584.51	
88	\$2,914.76	\$3,628.56	\$4,006.98	\$4,342.37	\$4,758.78	\$5,085.95	
89	\$3,202.11	\$3,986.30	\$4,402.01	\$4,770.50	\$5,227.94	\$5,587.34	
90	\$3,489.48	\$4,344.06	\$4,797.08	\$5,198.62	\$5,697.13	\$6,088.79	
91	\$3,776.85	\$4,701.80 \$5,050.55	\$5,192.12 \$5,597.20	\$5,626.75 \$6,054.88	\$6,166.28 \$6,635.46	\$6,590.22 \$7,001.67	
92 93	\$4,064.23 \$4,351.60	\$5,059.55 \$5,417.30	\$5,587.20 \$5,982.22	\$6,054.88 \$6,482.98	\$6,635.46 \$7,104.62	\$7,091.67 \$7,593.06	
94	\$4,638.93	\$5,775.03	\$6,377.30	\$6,911.11	\$7,573.82	\$8,094.50	
95	\$4,926.31	\$6,132.76	\$6,772.36	\$7,339.23	\$8,042.98	\$8,595.92	
96 07	\$5,295.79 \$5,665.27	\$6,592.73 \$7,052.71	\$7,280.26 \$7,788.10	\$7,889.67 \$8,440.11	\$8,646.18	\$9,240.63	
97 98	\$5,665.27 \$6,034.77	\$7,052.71 \$7,512.64	\$7,788.19 \$8,296.10	\$8,440.11 \$8,990.53	\$9,249.43 \$9,852.65	\$9,885.32 \$10,530.02	
99	\$6,404.24	\$7,972.59	\$8,804.07	\$9,540.98	\$10,455.87	\$11,174.73	

Policy Form Series: LTC-PREM	
Premier	
\$10 Annual Rates with 33 % increase	
100 Day Elimination Period	
75% Home Care	
5% Simple Inflation Rider	

5% Simple Inflation Rider						
Age	2 Year	3 year	4 year	5 year	6 year	7 years
30	\$113.18	\$140.91	\$155.97	\$168.65	\$184.79	\$197.49
31	\$114.57	\$142.64	\$157.90	\$170.72	\$187.08	\$199.93
32	\$115.97	\$144.37	\$159.84	\$172.80	\$189.38	\$202.36
33	\$117.39	\$146.13	\$161.79	\$174.85	\$191.63	\$204.82
34	\$118.77	\$147.87	\$163.68	\$176.98	\$193.91	\$207.27
35	\$120.18	\$149.63	\$165.64	\$179.05	\$196.23	\$209.70
36 37	\$121.56 \$122.98	\$151.34 \$153.11	\$167.55 \$169.47	\$181.13 \$183.20	\$198.52 \$200.81	\$212.16 \$214.58
38	\$124.40	\$154.87	\$171.41	\$185.29	\$203.07	\$217.01
39	\$125.80	\$156.58	\$173.36	\$187.41	\$205.34	\$219.46
40	\$127.19	\$158.32	\$175.24	\$189.47	\$207.64	\$221.92
41	\$130.57	\$162.55	\$179.93	\$194.48	\$213.16	\$227.82
42	\$133.93	\$166.73	\$184.63	\$199.52	\$218.69	\$233.71
43	\$137.32	\$170.94	\$189.32	\$204.56	\$224.21	\$239.59
44	\$140.68	\$175.17	\$193.99	\$209.59	\$229.67	\$245.47
45	\$144.07	\$179.35	\$198.65	\$214.63	\$235.19	\$251.37
46	\$148.67	\$185.07	\$204.95	\$221.50	\$242.75	\$259.44
47 48	\$153.31 \$157.92	\$190.84 \$196.58	\$211.24 \$217.57	\$228.38 \$235.28	\$250.30 \$257.83	\$267.50 \$275.55
49	\$162.58	\$202.36	\$223.84	\$242.16	\$265.37	\$283.62
50	\$167.16	\$208.13	\$230.10	\$249.05	\$272.93	\$291.68
51	\$175.13	\$218.00	\$241.03	\$260.92	\$285.91	\$305.58
52	\$183.08	\$227.92	\$251.90	\$272.77	\$298.94	\$319.48
53	\$191.08	\$237.88	\$262.84	\$284.64	\$311.94	\$333.38
54	\$199.02	\$247.78	\$273.71	\$296.52	\$324.94	\$347.26
55	\$204.23	\$254.22	\$280.79	\$304.21	\$333.36	\$356.30
56	\$217.58	\$270.88	\$299.19	\$324.16	\$355.23	\$379.68
57	\$230.99	\$287.53	\$317.62	\$344.10	\$377.08	\$403.03
58 59	\$244.36 \$257.73	\$304.21 \$320.87	\$336.02 \$354.41	\$364.06 \$383.98	\$398.95 \$420.80	\$426.37 \$449.73
60	\$271.15	\$337.50	\$372.85	\$403.91	\$442.67	\$473.08
61	\$296.70	\$369.35	\$408.13	\$442.06	\$484.42	\$517.73
62	\$322.28	\$401.19	\$443.44	\$480.14	\$526.19	\$562.38
63	\$347.88	\$433.05	\$478.76	\$518.23	\$567.95	\$606.95
64	\$373.45	\$464.90	\$514.08	\$556.36	\$609.67	\$651.59
65	\$390.81	\$486.50	\$538.09	\$582.22	\$638.06	\$681.94
66	\$436.27	\$543.10	\$600.40	\$649.93	\$712.26	\$761.23
67	\$481.69	\$599.66	\$662.72	\$717.64	\$786.45	\$840.54
68	\$527.16	\$656.27	\$725.02	\$785.34	\$860.69	\$919.83
69 70	\$572.60 \$618.04	\$712.82 \$769.43	\$787.32 \$849.61	\$853.05 \$920.79	\$934.86 \$1,009.07	\$999.14 \$1,078.46
71	\$704.09	\$876.48	\$967.76	\$1,048.94	\$1,149.52	\$1,228.52
72	\$790.08	\$983.61	\$1,085.92	\$1,177.09	\$1,289.94	\$1,378.64
73	\$876.12	\$1,090.66	\$1,204.06	\$1,305.24	\$1,430.39	\$1,528.71
74	\$962.12	\$1,197.74	\$1,322.21	\$1,433.39	\$1,570.81	\$1,678.79
75	\$1,011.51	\$1,259.23	\$1,390.01	\$1,506.94	\$1,651.43	\$1,764.98
76	\$1,138.80	\$1,417.70	\$1,564.54	\$1,696.52	\$1,859.26	\$1,987.05
77 70	\$1,266.09	\$1,576.13	\$1,739.06	\$1,886.19	\$2,067.08	\$2,209.20
78 79	\$1,393.39 \$1,520.70	\$1,734.62 \$1,893.10	\$1,913.59 \$2,088.13	\$2,075.87 \$2,265.49	\$2,274.93 \$2,482.73	\$2,431.32 \$2,653.44
80	\$1,647.96	\$2,051.55	\$2,262.62	\$2,455.16	\$2,482.73	\$2,875.57
81	\$1,845.75	\$2,297.75	\$2,534.13	\$2,749.79	\$3,013.43	\$3,220.64
82	\$2,043.51	\$2,543.94	\$2,805.66	\$3,044.39	\$3,336.31	\$3,565.71
83	\$2,241.27	\$2,790.12	\$3,077.17	\$3,339.03	\$3,659.16	\$3,910.74
84	\$2,439.03	\$3,036.31	\$3,348.69	\$3,633.62	\$3,982.05	\$4,255.81
85	\$2,636.75	\$3,282.53	\$3,620.18	\$3,928.25	\$4,304.92	\$4,600.90
86	\$3,005.92	\$3,742.04	\$4,127.04	\$4,478.20	\$4,907.61	\$5,245.02
87	\$3,375.06	\$4,201.59	\$4,633.86	\$5,028.16	\$5,510.29	\$5,889.13
88	\$3,744.20	\$4,661.17	\$5,140.69 \$5,647.50	\$5,578.09	\$6,113.00 \$6,715.69	\$6,533.27 \$7,177.36
89 90	\$4,113.36 \$4,482.50	\$5,120.68 \$5,580.26	\$5,647.50 \$6,154.35	\$6,128.06 \$6,678.01	\$6,715.68 \$7,318.37	\$7,177.36 \$7,821.50
91	\$4,851.66	\$6,039.79	\$6,661.16	\$7,227.95	\$7,921.06	\$8,465.61
92	\$5,220.80	\$6,499.37	\$7,168.01	\$7,777.92	\$8,523.74	\$9,109.79
93	\$5,589.94	\$6,958.93	\$7,674.80	\$8,327.86	\$9,126.42	\$9,753.86
94	\$5,959.07	\$7,418.43	\$8,181.64	\$8,877.83	\$9,729.12	\$10,397.99
95	\$6,328.22	\$7,878.00	\$8,688.50	\$9,427.77	\$10,331.82	\$11,042.10
96	\$6,802.84	\$8,468.85	\$9,340.08	\$10,134.87	\$11,106.71	\$11,870.28
97	\$7,277.47	\$9,059.71	\$9,991.76	\$10,841.93	\$11,881.58	\$12,698.44
98	\$7,752.09	\$9,650.56	\$10,643.39	\$11,549.01	\$12,656.48	\$13,526.60
99	\$8,226.73	\$10,241.40	\$11,295.04	\$12,256.08	\$13,431.32	\$14,354.75

Policy Form Series: LTC-PREM
Premier
\$10 Annual Rates with 33 % increase
100 Day Elimination Period
75% Home Care
5% Compound Inflation Rider

5% Compound Inflation Rider						
Age	2 Year	3 year	4 year	5 year	6 year	7 years
30	\$154.03	\$191.76	\$211.92	\$229.50	\$251.48	\$268.78
31	\$155.95	\$194.11	\$214.54	\$232.32	\$254.56	\$272.09
32	\$157.82	\$196.51	\$217.17	\$235.15	\$257.70	\$275.40
33	\$159.72	\$198.84	\$219.82	\$237.97	\$260.80	\$278.75
34	\$161.64	\$201.21	\$222.41	\$240.82	\$263.91	\$282.06
35	\$163.53	\$203.63	\$225.04	\$243.66	\$267.02	\$285.39
36	\$165.44	\$205.96	\$227.67	\$246.50	\$270.13	\$288.70
37 38	\$167.35 \$169.27	\$208.33 \$210.73	\$230.31 \$232.91	\$249.35 \$252.19	\$273.25 \$276.32	\$292.04 \$295.34
39	\$171.16	\$213.08	\$235.55	\$255.01	\$279.46	\$298.68
40	\$173.06	\$215.46	\$238.14	\$257.83	\$282.57	\$301.99
41	\$177.66	\$221.18	\$244.43	\$264.67	\$290.05	\$310.00
42	\$182.22	\$226.87	\$250.71	\$271.49	\$297.55	\$317.99
43	\$186.82	\$232.60	\$257.00	\$278.36	\$305.06	\$326.00
44	\$191.42	\$238.33	\$263.30	\$285.20	\$312.51	\$334.02
45	\$196.01	\$244.00	\$269.58	\$292.01	\$320.03	\$342.02
46	\$201.49	\$250.83	\$277.05	\$300.18	\$328.95	\$351.57
47	\$206.95	\$257.63	\$284.57	\$308.30	\$337.92	\$361.10
48 49	\$212.42 \$217.92	\$264.46 \$271.30	\$292.07 \$299.56	\$316.49 \$324.64	\$346.82 \$355.75	\$370.70 \$380.24
50	\$223.37	\$278.09	\$307.04	\$332.80	\$364.72	\$389.78
51	\$232.39	\$289.30	\$319.44	\$346.23	\$379.42	\$405.49
52	\$241.40	\$300.50	\$331.78	\$359.66	\$394.13	\$421.22
53	\$250.46	\$311.77	\$344.17	\$373.10	\$408.86	\$436.95
54	\$259.44	\$322.95	\$356.54	\$386.54	\$423.59	\$452.67
55	\$264.82	\$329.70	\$363.95	\$394.53	\$432.37	\$462.07
56	\$279.06	\$347.45	\$383.45	\$415.78	\$455.65	\$486.97
57	\$293.35	\$365.18	\$402.99	\$437.02	\$478.90	\$511.85
58 50	\$307.60	\$382.96	\$422.54	\$458.28	\$502.22 \$535.40	\$536.73
59 60	\$321.86 \$336.12	\$400.69 \$418.44	\$442.05 \$461.60	\$479.52 \$500.77	\$525.49 \$548.78	\$561.61 \$586.52
61	\$362.19	\$450.87	\$497.56	\$539.57	\$591.33	\$631.96
62	\$388.26	\$483.30	\$533.51	\$578.40	\$633.87	\$677.48
63	\$414.32	\$515.79	\$569.49	\$617.21	\$676.44	\$722.92
64	\$440.39	\$548.22	\$605.46	\$656.07	\$718.98	\$768.41
65	\$456.86	\$568.73	\$628.26	\$680.64	\$745.87	\$797.15
66	\$502.76	\$625.88	\$691.13	\$748.99	\$820.80	\$877.23
67	\$548.60	\$683.01	\$754.04	\$817.34	\$895.73	\$957.31
68	\$594.51	\$740.14	\$816.92	\$885.70	\$970.64	\$1,037.36
69 70	\$640.43	\$797.27	\$879.81	\$954.08	\$1,045.55 \$1,120,40	\$1,117.45 \$1,107.55
70 71	\$686.31 \$772.51	\$854.36 \$961.67	\$942.67 \$1,061.11	\$1,022.48 \$1,150.91	\$1,120.49 \$1,261.25	\$1,197.55 \$1,347.97
72	\$858.71	\$1,069.04	\$1,179.51	\$1,279.34	\$1,401.98	\$1,498.40
73	\$944.94	\$1,176.35	\$1,297.93	\$1,407.78	\$1,542.76	\$1,648.81
74	\$1,031.15	\$1,283.66	\$1,416.33	\$1,536.21	\$1,683.51	\$1,799.21
75	\$1,078.29	\$1,342.34	\$1,481.08	\$1,606.43	\$1,760.45	\$1,881.49
76	\$1,204.70	\$1,499.73	\$1,654.37	\$1,794.70	\$1,966.85	\$2,102.04
77	\$1,331.10	\$1,657.06	\$1,827.64	\$1,983.07	\$2,173.24	\$2,322.65
78	\$1,457.48	\$1,814.47	\$2,000.90	\$2,171.39	\$2,379.62	\$2,543.19
79 80	\$1,583.91 \$1,710.30	\$1,971.80 \$2,120.17	\$2,174.18 \$2,347.46	\$2,359.72 \$2,548.05	\$2,585.96 \$2,792.38	\$2,763.78 \$2,984.35
81	\$1,915.57	\$2,129.17 \$2,384.69	\$2,347.46 \$2,629.15	\$2,853.81	\$3,127.44	\$3,342.48
82	\$2,120.82	\$2,640.18	\$2,910.84	\$3,159.57	\$3,462.52	\$3,700.60
83	\$2,326.04	\$2,895.67	\$3,192.55	\$3,465.35	\$3,797.61	\$4,058.71
84	\$2,531.29	\$3,151.18	\$3,474.24	\$3,771.10	\$4,132.69	\$4,416.85
85	\$2,736.52	\$3,406.71	\$3,755.92	\$4,076.88	\$4,467.78	\$4,774.97
86	\$3,119.65	\$3,883.60	\$4,281.79	\$4,647.62	\$5,093.29	\$5,443.43
87	\$3,502.74	\$4,360.55	\$4,807.57	\$5,218.38	\$5,718.77	\$6,111.95
88	\$3,885.87	\$4,837.52	\$5,333.43	\$5,789.13	\$6,344.27	\$6,780.44
89 90	\$4,268.97 \$4,652.09	\$5,314.42 \$5,701.30	\$5,859.25 \$6,385,07	\$6,359.90 \$6,930.65	\$6,969.75 \$7,595,25	\$7,448.91 \$8,117.44
90 91	\$5,035.22	\$5,791.39 \$6,268.33	\$6,385.07 \$6,910.91	\$6,930.65 \$7,501.44	\$7,595.25 \$8,220.73	\$8,117.44 \$8,785.90
92	\$5,035.22 \$5,418.30	\$6,745.25	\$7,436.72	\$8,072.20	\$8,846.21	\$9,454.42
93	\$5,801.43	\$7,222.20	\$7,436.72 \$7,962.55	\$8,642.94	\$9,471.70	\$10,122.91
94	\$6,184.51	\$7,699.11	\$8,488.41	\$9,213.73	\$10,097.20	\$10,791.39
95	\$6,567.64	\$8,176.07	\$9,014.23	\$9,784.46	\$10,722.72	\$11,459.88
96	\$7,060.19	\$8,789.25	\$9,690.27	\$10,518.31	\$11,526.87	\$12,319.39
97	\$7,552.79	\$9,402.49	\$10,366.36	\$11,252.12	\$12,331.12	\$13,178.85
98	\$8,045.38	\$10,015.67	\$11,042.42	\$11,985.97	\$13,135.32	\$14,038.36
99	\$8,537.96	\$10,628.88	\$11,718.51	\$12,719.80	\$13,939.49	\$14,897.87

Policy Form Series: LTC-PREM									
		£40 A	Premier	0/ !					
			al Rates with 33 b Day Elimination F						
		100	50% Home Care						
			No Inflation						
٨٥٥	2 Year	3 year	4 year	5 year	6 year	7 years			
Age	2 Teal	3 year	4 year	5 year	o year	7 years			
30	\$60.10	\$74.80	\$83.48	\$89.52	\$98.09	\$104.84			
31	\$60.83	\$75.73	\$84.52	\$90.63	\$99.30	\$106.12			
32	\$61.55	\$76.67	\$85.55	\$91.74	\$100.53	\$107.44			
33	\$62.31	\$77.58	\$86.58	\$92.82	\$101.73	\$108.71			
34	\$63.04	\$78.50	\$87.62	\$93.94	\$102.94	\$110.02			
35	\$63.79	\$79.41	\$88.66	\$95.06	\$104.17	\$111.33			
36 37	\$64.54 \$65.29	\$80.35 \$81.26	\$89.67	\$96.16	\$105.36	\$112.61			
38	\$66.05	\$82.19	\$90.72 \$91.76	\$97.28 \$98.38	\$106.59 \$107.81	\$113.89 \$115.22			
39	\$66.77	\$83.13	\$92.78	\$99.46	\$109.01	\$116.51			
40	\$67.51	\$84.04	\$93.82	\$100.56	\$110.22	\$117.80			
41	\$68.88	\$85.73	\$95.67	\$102.60	\$112.45	\$120.18			
42	\$70.22	\$87.43	\$97.54	\$104.63	\$114.66	\$122.56			
43	\$71.61	\$89.15	\$99.40	\$106.68	\$116.91	\$124.95			
44	\$72.96	\$90.87	\$101.24	\$108.70	\$119.14	\$127.33			
45	\$74.32	\$92.54	\$103.10	\$110.74	\$121.36	\$129.73			
46	\$76.24	\$94.91	\$105.71	\$113.61	\$124.47	\$133.04			
47	\$78.18	\$97.30	\$108.30	\$116.45	\$127.61	\$136.38			
48	\$80.07	\$99.68	\$110.90	\$119.30	\$130.73	\$139.72			
49	\$81.98	\$102.06	\$113.49	\$122.16	\$133.85	\$143.05			
50	\$83.88	\$104.44	\$116.12	\$124.99	\$136.96	\$146.41			
51	\$87.51	\$108.94	\$121.12	\$130.37	\$142.87	\$152.67			
52	\$91.13	\$113.41	\$126.14	\$135.75	\$148.77	\$158.97			
53	\$94.74	\$117.92	\$131.16	\$141.14	\$154.65	\$165.29			
54	\$98.33	\$122.41	\$136.17	\$146.51	\$160.56	\$171.60			
55	\$99.70	\$124.14	\$138.08	\$148.56	\$162.81	\$173.99			
56	\$106.51	\$132.60	\$147.40	\$158.70	\$173.90	\$185.85			
57	\$113.32	\$141.07	\$156.74	\$168.83	\$184.99	\$197.73			
58	\$120.11	\$149.52	\$166.08	\$178.94	\$196.10	\$209.55			
59	\$126.90	\$157.98	\$175.40	\$189.06	\$207.19	\$221.43			
60	\$133.69	\$166.45	\$184.72	\$199.19	\$218.31	\$233.28			
61	\$149.01	\$185.48	\$205.99	\$221.99	\$243.30	\$260.00			
62	\$164.32 \$470.64	\$204.55	\$227.24	\$244.83	\$268.29	\$286.72			
63 64	\$179.64 \$104.05	\$223.61	\$248.50	\$267.64	\$293.29	\$313.45			
65	\$194.95 \$207.13	\$242.69 \$257.86	\$269.78 \$286.67	\$290.45 \$308.57	\$318.30 \$338.19	\$340.16 \$361.41			
66	\$236.70	\$294.67	\$327.31	\$352.66	\$386.47	\$413.04			
67	\$266.29	\$331.50	\$367.94	\$396.74	\$434.76	\$464.66			
68	\$295.90	\$368.36	\$408.58	\$440.80	\$483.10	\$516.28			
69	\$325.48	\$405.17	\$449.21	\$484.89	\$531.37	\$567.88			
70	\$355.06	\$442.00	\$489.81	\$528.97	\$579.67	\$619.55			
71	\$413.30	\$514.50	\$569.96	\$615.72	\$674.74	\$721.15			
72	\$471.52	\$587.00	\$650.08	\$702.48	\$769.83	\$822.75			
73	\$529.74	\$659.49	\$730.20	\$789.24	\$864.93	\$924.39			
74	\$587.98	\$731.99	\$810.32	\$875.99	\$959.99	\$1,025.99			
75	\$626.66	\$780.10	\$863.46	\$933.58	\$1,023.10	\$1,093.42			
76	\$720.94	\$897.48	\$992.85	\$1,074.04	\$1,177.05	\$1,257.94			
77	\$815.22	\$1,014.87	\$1,122.20	\$1,214.50	\$1,330.97	\$1,422.49			
78	\$909.51	\$1,132.26	\$1,251.56	\$1,354.99	\$1,484.92	\$1,587.00			
79	\$1,003.79	\$1,249.64	\$1,380.94	\$1,495.45	\$1,638.85	\$1,751.53			
80	\$1,098.07	\$1,367.00	\$1,510.29	\$1,635.93	\$1,792.79	\$1,916.05			
81	\$1,229.86	\$1,531.03	\$1,691.52	\$1,832.26	\$2,007.93	\$2,145.97			
82	\$1,361.63	\$1,695.09	\$1,872.76	\$2,028.54	\$2,223.06	\$2,375.90			
83 84	\$1,493.39 \$1,625.15	\$1,859.11 \$2,023.16	\$2,053.99 \$2,235.22	\$2,224.88 \$2,421.16	\$2,438.21 \$2,653.32	\$2,605.82 \$2,835.75			
85	\$1,756.94	\$2,023.10	\$2,416.48	\$2,617.49	\$2,868.48	\$3,065.68			
86	\$2,002.91	\$2,493.42	\$2,754.76	\$2,983.91	\$3,270.04	\$3,494.85			
87	\$2,248.90	\$2,799.64	\$3,093.06	\$3,350.38	\$3,671.62	\$3,924.06			
88	\$2,494.85	\$3,105.82	\$3,431.37	\$3,716.82	\$4,073.22	\$4,353.25			
89	\$2,740.82	\$3,412.02	\$3,769.69	\$4,083.23	\$4,474.80	\$4,782.44			
90	\$2,986.78	\$3,718.25	\$4,107.97	\$4,449.70	\$4,876.41	\$5,211.64			
91	\$3,232.76	\$4,024.45	\$4,446.30	\$4,816.16	\$5,277.97	\$5,640.84			
92	\$3,478.75	\$4,330.67	\$4,784.62	\$5,182.61	\$5,679.55	\$6,070.04			
93	\$3,724.72	\$4,636.87	\$5,122.89	\$5,549.04	\$6,081.15	\$6,499.23			
94	\$3,970.68	\$4,943.10	\$5,461.21	\$5,915.49	\$6,482.74	\$6,928.42			
95	\$4,216.63	\$5,249.30	\$5,799.52	\$6,281.95	\$6,884.29	\$7,357.61			
96	\$4,532.89	\$5,642.98	\$6,234.45	\$6,753.09	\$7,400.64	\$7,909.43			
97	\$4,849.15	\$6,036.70	\$6,669.43	\$7,224.23	\$7,916.96	\$8,461.25			
98	\$5,165.40	\$6,430.38	\$7,104.41	\$7,695.37	\$8,433.29	\$9,013.09			
99	\$5,481.62	\$6,824.08	\$7,539.36	\$8,166.52	\$8,949.62	\$9,564.91			

Policy Form Series: LTC-PREM	
Premier	
\$10 Annual Rates with 33 % increase	
100 Day Elimination Period	
50% Home Care	
5% Simple Inflation Rider	

	5% Simple Inflation Rider						
Age	2 Year	3 year	4 year	5 year	6 year	7 years	
30	\$96.14	\$119.67	\$132.54	\$143.23	\$156.96	\$167.75	
31	\$97.31	\$121.15	\$134.16	\$145.00	\$158.90	\$169.80	
32	\$98.50	\$122.65	\$135.81	\$146.78	\$160.85	\$171.89	
33	\$99.72	\$124.12	\$137.44	\$148.52	\$162.76	\$173.96	
34	\$100.87	\$125.60	\$139.10	\$150.31	\$164.71	\$176.07	
35	\$102.08	\$127.08	\$140.74	\$152.06	\$166.67	\$178.11	
36 37	\$103.24 \$104.46	\$128.55 \$130.02	\$142.36 \$144.00	\$153.83 \$155.63	\$168.56 \$170.54	\$180.19 \$182.27	
38	\$105.68	\$131.51	\$145.65	\$157.38	\$172.47	\$184.35	
39	\$106.83	\$133.01	\$147.28	\$157.56	\$174.42	\$186.41	
40	\$108.04	\$134.47	\$148.95	\$160.92	\$176.37	\$188.48	
41	\$110.91	\$138.05	\$152.90	\$165.23	\$181.05	\$193.52	
42	\$113.78	\$141.64	\$156.83	\$169.52	\$185.75	\$198.53	
43	\$116.64	\$145.25	\$160.82	\$173.82	\$190.47	\$203.57	
44	\$119.54	\$148.83	\$164.76	\$178.11	\$195.18	\$208.59	
45	\$122.41	\$152.40	\$168.76	\$182.40	\$199.90	\$213.63	
46 47	\$126.30 \$130.30	\$157.23 \$162.07	\$174.15 \$170.51	\$188.20 \$103.05	\$206.21	\$220.41	
47 48	\$130.20 \$134.08	\$162.07 \$166.92	\$179.51 \$184.93	\$193.95 \$199.75	\$212.57 \$218.90	\$227.18 \$233.96	
49	\$137.97	\$171.75	\$190.28	\$205.55	\$225.23	\$240.73	
50	\$141.84	\$176.61	\$195.68	\$211.33	\$231.59	\$247.52	
51	\$148.62	\$185.04	\$204.91	\$221.41	\$242.63	\$259.31	
52	\$155.38	\$193.40	\$214.15	\$231.48	\$253.69	\$271.10	
53	\$162.16	\$201.87	\$223.36	\$241.58	\$264.75	\$282.92	
54	\$168.90	\$210.28	\$232.58	\$251.63	\$275.79	\$294.74	
55	\$171.81	\$213.90	\$236.50	\$256.00	\$280.57	\$299.82	
56	\$183.10	\$227.97	\$251.95	\$272.81	\$298.95	\$319.52	
57	\$194.40	\$242.00	\$267.37	\$289.59	\$317.35	\$339.20	
58 59	\$205.64 \$216.93	\$256.03 \$270.09	\$282.84 \$298.29	\$306.39 \$323.19	\$335.80 \$354.19	\$358.84 \$378.54	
60	\$228.23	\$284.13	\$313.70	\$340.02	\$372.62	\$398.21	
61	\$249.86	\$311.06	\$343.71	\$372.27	\$407.99	\$436.03	
62	\$271.56	\$338.03	\$373.73	\$404.56	\$443.36	\$473.82	
63	\$293.21	\$365.02	\$403.66	\$436.84	\$478.72	\$511.61	
64	\$314.88	\$391.98	\$433.66	\$469.11	\$514.12	\$549.42	
65	\$331.52	\$412.70	\$456.71	\$493.88	\$541.27	\$578.48	
66	\$370.21	\$460.89	\$509.75	\$551.55	\$604.43	\$645.99	
67	\$408.95	\$509.06	\$562.80	\$609.25	\$667.64	\$713.54	
68	\$447.67	\$557.27	\$615.83	\$666.89	\$730.85	\$781.07	
69 70	\$486.34 \$525.05	\$605.44 \$653.64	\$668.89 \$721.92	\$724.56 \$782.24	\$794.02 \$857.24	\$848.62 \$916.18	
71	\$598.33	\$744.83	\$822.61	\$891.35	\$976.84	\$1,043.99	
72	\$671.59	\$836.06	\$923.37	\$1,000.52	\$1,096.46	\$1,171.81	
73	\$744.81	\$927.25	\$1,024.02	\$1,109.65	\$1,216.08	\$1,299.68	
74	\$818.10	\$1,018.45	\$1,124.73	\$1,218.80	\$1,335.66	\$1,427.49	
75	\$864.36	\$1,076.01	\$1,188.30	\$1,287.72	\$1,411.19	\$1,508.22	
76	\$973.49	\$1,211.88	\$1,338.00	\$1,450.31	\$1,589.38	\$1,698.62	
77 70	\$1,082.64	\$1,347.80	\$1,487.68	\$1,612.87	\$1,767.56	\$1,889.09	
78 79	\$1,191.78 \$1,300.90	\$1,483.67 \$1,619.53	\$1,637.37 \$1,786.99	\$1,775.48 \$1,038.11	\$1,945.78 \$2,123.05	\$2,079.53 \$2,260.08	
80	\$1,300.90 \$1,410.06	\$1,619.53 \$1,755.37	\$1,786.99	\$1,938.11 \$2,100.71	\$2,123.95 \$2,302.15	\$2,269.98 \$2,460.43	
81	\$1,579.28	\$1,966.03	\$2,169.10	\$2,352.81	\$2,578.41	\$2,755.66	
82	\$1,748.47	\$2,176.68	\$2,401.46	\$2,604.86	\$2,854.68	\$3,050.91	
83	\$1,917.70	\$2,387.32	\$2,633.90	\$2,856.99	\$3,130.93	\$3,346.15	
84	\$2,086.89	\$2,597.95	\$2,866.27	\$3,109.04	\$3,407.16	\$3,641.41	
85	\$2,256.10	\$2,808.61	\$3,098.70	\$3,361.15	\$3,683.42	\$3,936.64	
86	\$2,571.94	\$3,201.82	\$3,532.50	\$3,831.65	\$4,199.08	\$4,487.80	
87	\$2,887.83	\$3,595.02	\$3,966.30	\$4,302.23	\$4,714.79	\$5,038.93	
88	\$3,203.66	\$3,988.22	\$4,400.12	\$4,772.83	\$5,230.47 \$5,746.43	\$5,590.07	
89 90	\$3,519.51 \$3,835.35	\$4,381.42 \$4,774.64	\$4,833.96 \$5,267.73	\$5,243.34 \$5,713.90	\$5,746.12 \$6,261.84	\$6,141.18 \$6,692.32	
91	\$4,151.20	\$5,167.84	\$5, 2 07.73 \$5,701.58	\$6,184.48	\$6,777.51	\$7,243.46	
92	\$4,467.09	\$5,561.05	\$6,135.41	\$6,655.05	\$7,293.17	\$7,794.60	
93	\$4,782.95	\$5,954.26	\$6,569.21	\$7,125.57	\$7,808.87	\$8,345.71	
94	\$5,098.80	\$6,347.49	\$7,003.03	\$7,596.14	\$8,324.55	\$8,896.85	
95	\$5,414.61	\$6,740.68	\$7,436.84	\$8,066.70	\$8,840.19	\$9,447.97	
96	\$5,820.73	\$7,246.19	\$7,994.59	\$8,671.71	\$9,503.24	\$10,156.57	
97	\$6,226.83	\$7,751.76	\$8,552.36	\$9,276.71	\$10,166.26	\$10,865.20	
98	\$6,632.94	\$8,257.31	\$9,110.12	\$9,881.70	\$10,829.29	\$11,573.81	
99	\$7,039.00	\$8,762.87	\$9,667.88	\$10,486.71	\$11,492.30	\$12,282.39	

Policy Form Series: LTC-PREM
Premier
\$10 Annual Rates with 33 % increase
100 Day Elimination Period
50% Home Care
5% Compound Inflation Rider

Age
31 \$132.58 \$165.08 \$182.45 \$197.56 \$216.47 \$231.34 \$23 \$134.22 \$167.08 \$184.65 \$199.95 \$219.14 \$234.16 \$234.16 \$235.09 \$202.33 \$221.75 \$237.00 \$24 \$25.00 \$242.65 \$223.79 \$244.25 \$25.00 \$242.65 \$25.00 \$242.65 \$25.00 \$242.65 \$242.6
31 \$132.58 \$165.08 \$182.45 \$197.56 \$216.47 \$231.34 \$23 \$134.22 \$167.08 \$184.65 \$199.95 \$219.14 \$234.16 \$234.16 \$235.09 \$202.33 \$221.75 \$237.00 \$24 \$25.00 \$242.65 \$223.79 \$244.25 \$25.00 \$242.65 \$25.00 \$242.65 \$25.00 \$242.65 \$242.6
33 \$135.83 \$169.10 \$186.90 \$202.33 \$221.75 \$237.00 34 \$137.44 \$171.12 \$189.11 \$204.77 \$224.42 \$239.84 35 \$139.04 \$173.10 \$191.35 \$207.18 \$227.05 \$242.65 36 \$140.67 \$175.15 \$193.58 \$209.57 \$229.66 \$245.46 37 \$142.30 \$177.16 \$198.05 \$214.42 \$234.98 \$251.13 38 \$143.92 \$179.16 \$198.05 \$214.42 \$234.98 \$251.13 39 \$145.55 \$181.19 \$200.26 \$216.83 \$237.59 \$255.95 40 \$147.18 \$183.18 \$202.51 \$219.22 \$240.27 \$256.96 41 \$151.02 \$188.02 \$207.80 \$225.01 \$246.59 \$263.55 42 \$154.89 \$192.86 \$213.14 \$230.81 \$252.33 \$277.34 43 \$156.87 \$17.07 \$218.46 \$236.61 \$252.99
\$\frac{34}{35}\$\$ \$\frac{137.44}{319.04}\$\$ \$\frac{171.12}{319.01}\$\$ \$\frac{139.04}{319.05}\$\$ \$\frac{137.10}{319.05}\$\$ \$\frac{139.04}{319.05}\$\$ \$\frac{137.10}{319.05}\$\$ \$\frac{139.05}{3207.18}\$\$ \$\frac{227.05}{3227.05}\$\$ \$\frac{229.66}{3242.65}\$\$ \$36\$\$ \$\frac{140.67}{3175.15}\$\$ \$\frac{139.56}{3193.56}\$\$ \$\frac{220.55}{3209.57}\$\$ \$\frac{229.66}{3223.44}\$\$ \$\frac{224.62.65}{346.27}\$\$ \$37\$\$ \$\frac{142.30}{342.30}\$\$ \$\frac{147.16}{3199.65}\$\$ \$\frac{199.05}{319.05}\$\$ \$\frac{220.26}{321.00}\$\$ \$\frac{221.02}{322.34}\$\$ \$\frac{2244.27}{324.92}\$\$ \$\frac{225.46.27}{324.92}\$\$ \$\frac{2240.27}{3256.76}\$\$ \$\frac{225.67}{3256.76}\$\$ \$\frac{220.26}{321.14}\$\$ \$\frac{220.26}{320.80}\$\$ \$\frac{221.02}{3240.27}\$\$ \$\frac{225.67}{3265.79}\$\$\$ \$\frac{225.01}{3240.27}\$\$ \$\frac{225.01}{3240.27}\$\$ \$\frac{225.01}{3240.27}\$\$ \$\frac{225.67}{3265.79}\$\$ \$\frac{2240.27}{3240.27}\$\$ \$\frac{225.67}{3265.69}\$\$ \$\frac{227.79}{329.12}\$\$ \$\frac{2240.27}{3240.27}\$\$ \$\frac{225.67}{3206.69}\$\$ \$\frac{227.79}{3271.97}\$\$ \$\frac{229.12}{3265.99}\$\$ \$\frac{2240.27}{3271.97}\$\$ \$\frac{229.67}{3265.99}\$\$ \$\frac{227.19}{3266.89}\$\$ \$\frac{227.19}{3294.69}\$\$ \$\frac{227.19}{3294.69}\$\$ \$\frac{225.49}{320.29}\$\$ \$\frac{225.49}{320.29}\$\$ \$\frac{227.19}{3206.89}\$\$ \$227.1
\$ \$139.04 \$173.10 \$191.35 \$207.18 \$227.05 \$245.65 \$36 \$140.67 \$175.15 \$193.58 \$209.57 \$229.66 \$245.46 \$37 \$142.30 \$177.15 \$195.80 \$212.02 \$232.34 \$248.27 \$38 \$143.92 \$179.16 \$198.05 \$214.42 \$23.49.8 \$251.13 \$39 \$145.55 \$181.19 \$200.26 \$216.83 \$237.59 \$255.95 \$40 \$147.18 \$183.18 \$202.51 \$219.22 \$240.27 \$256.76 \$41 \$151.02 \$188.02 \$207.80 \$225.01 \$246.59 \$263.55 \$42 \$154.89 \$192.86 \$213.14 \$230.81 \$252.93 \$270.34 \$43 \$158.78 \$197.70 \$218.46 \$236.61 \$259.29 \$277.12 \$44 \$162.68 \$202.56 \$223.79 \$242.38 \$265.64 \$283.90 \$44 \$162.68 \$202.56 \$223.79 \$242.38 \$265.64 \$283.90 \$44 \$162.68 \$202.56 \$223.79 \$242.38 \$265.64 \$283.90 \$44 \$162.68 \$202.56 \$223.79 \$242.38 \$265.64 \$283.90 \$46 \$171.20 \$213.16 \$235.49 \$255.08 \$279.52 \$298.77 \$47 \$175.87 \$218.92 \$241.87 \$261.99 \$287.12 \$306.85 \$48 \$180.51 \$224.71 \$248.25 \$268.91 \$294.69 \$314.97 \$49 \$185.15 \$230.48 \$254.63 \$275.84 \$300.29 \$332.07 \$50 \$189.77 \$236.28 \$261.01 \$228.73 \$309.83 \$331.20 \$50 \$189.77 \$236.28 \$261.01 \$228.73 \$309.83 \$331.20 \$51 \$197.45 \$245.80 \$271.48 \$294.12 \$322.33 \$344.50 \$52 \$205.10 \$225.50 \$2271.48 \$294.12 \$322.33 \$3344.50 \$52 \$205.10 \$255.29 \$281.94 \$305.51 \$334.97 \$357.19 \$371.
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37 \$142.30 \$177.15 \$195.80 \$212.02 \$232.34 \$248.27 38 \$143.92 \$179.16 \$198.05 \$214.42 \$234.98 \$251.13 39 \$145.55 \$181.19 \$200.26 \$216.83 \$237.59 \$255.95 40 \$147.18 \$183.18 \$202.51 \$219.22 \$240.27 \$256.76 41 \$151.02 \$188.02 \$207.80 \$225.01 \$246.59 \$265.76 42 \$154.89 \$192.86 \$213.14 \$230.81 \$252.93 \$277.34 43 \$158.78 \$197.70 \$218.46 \$236.61 \$259.29 \$277.12 44 \$162.68 \$202.56 \$223.79 \$242.38 \$266.64 \$283.90 45 \$166.57 \$207.37 \$229.12 \$244.81 \$279.52 \$299.67 46 \$171.20 \$213.16 \$235.49 \$255.08 \$279.52 \$299.71 47 \$175.87 \$219.92 \$241.87 \$271.92 \$281.12
38 \$143.92 \$179.16 \$198.05 \$214.42 \$234.98 \$251.13 39 \$145.55 \$181.19 \$200.26 \$216.83 \$237.59 \$253.95 \$265.76 \$41 \$151.02 \$188.02 \$207.80 \$225.01 \$246.27 \$256.76 \$41 \$151.02 \$188.02 \$207.80 \$225.01 \$246.59 \$263.55 \$42 \$154.89 \$192.86 \$213.14 \$230.81 \$252.93 \$270.34 \$43 \$158.78 \$197.70 \$218.46 \$236.61 \$259.29 \$277.12 \$44 \$162.68 \$202.56 \$223.79 \$242.38 \$265.64 \$223.90 \$45 \$166.57 \$207.37 \$229.12 \$248.17 \$271.97 \$290.67 \$46 \$171.20 \$213.16 \$235.49 \$255.08 \$279.52 \$877.72 \$47 \$175.87 \$218.92 \$241.87 \$261.99 \$287.12 \$306.85 \$48 \$180.51 \$224.71 \$248.25 \$268.91 \$294.69 \$314.97 \$49 \$185.15 \$230.48 \$254.63 \$275.84 \$302.29 \$323.07 \$50 \$188.77 \$236.28 \$261.01 \$222.73 \$309.83 \$331.20 \$51 \$197.45 \$245.80 \$271.48 \$294.12 \$322.33 \$344.50 \$52 \$205.10 \$255.29 \$281.94 \$305.51 \$334.84 \$357.83 \$53 \$212.74 \$264.82 \$292.41 \$316.93 \$347.31 \$371.19 \$48 \$223.00 \$222.59 \$323.00 \$277.66 \$306.46 \$332.25 \$364.12 \$399.16 \$56 \$235.00 \$292.59 \$323.07 \$339.83 \$347.31 \$371.19 \$48 \$220.36 \$274.32 \$302.87 \$339.83 \$341.50 \$56 \$235.00 \$292.59 \$281.94 \$305.51 \$334.84 \$357.83 \$55 \$223.02 \$277.66 \$306.46 \$332.25 \$364.12 \$399.16 \$56 \$235.00 \$292.59 \$322.93 \$350.14 \$383.69 \$410.09 \$57 \$247.01 \$307.51 \$339.42 \$368.00 \$403.30 \$431.00 \$56 \$235.00 \$292.59 \$322.93 \$350.14 \$383.69 \$410.09 \$57 \$247.01 \$337.51 \$339.42 \$368.00 \$403.30 \$431.00 \$56 \$282.97 \$352.29 \$388.85 \$421.57 \$462.02 \$493.75 \$66 \$337.13 \$407.22 \$449.78 \$454.47 \$488.05 \$532.28 \$445.07 \$366.22 \$647.87 \$66 \$337.13 \$462.23 \$339.42 \$449.78 \$473.77 \$466.68 \$579.70 \$640.24 \$693.77 \$560.28 \$812.56 \$68 \$504.76 \$68.83 \$693.84 \$772.37 \$403.72 \$442.44 \$472.87 \$666 \$367.54 \$666.22 \$647.87 \$666.23 \$666.22 \$647.87 \$668.504.76 \$68.504.76 \$68.83 \$693.84 \$772.37 \$403.72 \$442.44 \$472.87 \$666.23 \$666.23 \$666.23 \$666.22 \$647.87 \$666.23 \$667.01 \$660.24 \$663.77 \$668.23 \$860.95 \$660.22 \$667.87 \$660.22 \$667.87 \$660.22 \$667.87 \$660.22 \$667.02 \$777.40 \$660.22 \$667.92 \$7
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64 \$371.31 \$462.23 \$510.71 \$553.18 \$606.22 \$647.87 65 \$387.53 \$482.40 \$533.08 \$577.28 \$632.68 \$676.15 66 \$426.57 \$531.06 \$586.66 \$635.54 \$696.47 \$744.36 67 \$465.68 \$579.70 \$640.24 \$693.77 \$760.28 \$812.56 68 \$504.76 \$628.38 \$693.84 \$752.01 \$824.11 \$880.75 69 \$543.84 \$677.02 \$747.40 \$810.22 \$887.92 \$948.94 70 \$582.94 \$725.70 \$800.95 \$868.45 \$951.71 \$1,017.18 71 \$666.36 \$817.09 \$901.85 \$977.83 \$1,071.59 \$1,145.26 72 \$729.77 \$908.49 \$1,002.74 \$1,087.18 \$1,191.44 \$1,273.33 73 \$803.15 \$999.85 \$1,103.64 \$1,196.54 \$1,311.28 \$1,401.45 74 \$876.54 \$1,091.22 \$1,204.53 \$1,305.89
65 \$387.53 \$482.40 \$533.08 \$577.28 \$632.68 \$676.15 66 \$426.57 \$531.06 \$586.66 \$635.54 \$696.47 \$744.36 67 \$465.68 \$579.70 \$640.24 \$693.77 \$760.28 \$812.56 68 \$504.76 \$628.38 \$693.84 \$752.01 \$824.11 \$880.75 69 \$543.84 \$677.02 \$747.40 \$810.22 \$887.92 \$948.94 70 \$582.94 \$725.70 \$800.95 \$868.45 \$951.71 \$1,017.18 71 \$656.36 \$817.09 \$901.85 \$977.83 \$1,071.59 \$1,145.26 72 \$729.77 \$908.49 \$1,002.74 \$1,087.18 \$1,191.44 \$1,273.33 73 \$803.15 \$999.85 \$1,103.64 \$1,196.54 \$1,311.28 \$1,401.45 74 \$876.54 \$1,091.22 \$1,204.53 \$1,305.89 \$1,431.12 \$1,529.53 75 \$921.20 \$1,146.78 \$1,265.84 \$1
66 \$426.57 \$531.06 \$586.66 \$635.54 \$696.47 \$744.36 67 \$465.68 \$579.70 \$640.24 \$693.77 \$760.28 \$812.56 68 \$504.76 \$628.38 \$693.84 \$752.01 \$824.11 \$880.75 69 \$543.84 \$677.02 \$747.40 \$810.22 \$887.92 \$948.94 70 \$582.94 \$725.70 \$800.95 \$868.45 \$951.71 \$1,017.18 71 \$656.36 \$817.09 \$901.85 \$977.83 \$1,071.59 \$1,145.26 72 \$729.77 \$908.49 \$1,002.74 \$1,087.18 \$1,191.44 \$1,273.33 73 \$803.15 \$999.85 \$1,103.64 \$1,196.54 \$1,311.28 \$1,401.45 74 \$876.54 \$1,091.22 \$1,204.53 \$1,305.89 \$1,431.12 \$1,529.53 75 \$921.20 \$1,146.78 \$1,265.84 \$1,372.39 \$1,503.99 \$1,607.39 76 \$1,029.63 \$1,281.77 \$1,414.57
67 \$465.68 \$579.70 \$640.24 \$693.77 \$760.28 \$812.56 68 \$504.76 \$628.38 \$693.84 \$752.01 \$824.11 \$880.75 69 \$543.84 \$677.02 \$747.40 \$810.22 \$887.92 \$948.94 70 \$582.94 \$725.70 \$800.95 \$868.45 \$951.71 \$1,017.18 71 \$656.36 \$817.09 \$901.85 \$977.83 \$1,071.59 \$1,145.26 72 \$729.77 \$908.49 \$1,002.74 \$1,087.18 \$1,191.44 \$1,273.33 73 \$803.15 \$999.85 \$1,103.64 \$1,196.54 \$1,311.28 \$1,401.45 74 \$876.54 \$1,091.22 \$1,204.53 \$1,305.89 \$1,431.12 \$1,529.53 75 \$921.20 \$1,146.78 \$1,265.84 \$1,372.39 \$1,503.99 \$1,607.39 76 \$1,029.63 \$1,281.77 \$1,414.57 \$1,533.94 \$1,681.01 \$1,796.58
68 \$504.76 \$628.38 \$693.84 \$752.01 \$824.11 \$880.75 69 \$543.84 \$677.02 \$747.40 \$810.22 \$887.92 \$948.94 70 \$582.94 \$725.70 \$800.95 \$868.45 \$951.71 \$1,017.18 71 \$656.36 \$817.09 \$901.85 \$977.83 \$1,071.59 \$1,145.26 72 \$729.77 \$908.49 \$1,002.74 \$1,087.18 \$1,191.44 \$1,273.33 73 \$803.15 \$999.85 \$1,103.64 \$1,196.54 \$1,311.28 \$1,401.45 74 \$876.54 \$1,091.22 \$1,204.53 \$1,305.89 \$1,431.12 \$1,529.53 75 \$921.20 \$1,146.78 \$1,265.84 \$1,372.39 \$1,503.99 \$1,607.39 76 \$1,029.63 \$1,281.77 \$1,414.57 \$1,533.94 \$1,681.01 \$1,796.58
69 \$543.84 \$677.02 \$747.40 \$810.22 \$887.92 \$948.94 70 \$582.94 \$725.70 \$800.95 \$868.45 \$951.71 \$1,017.18 71 \$656.36 \$817.09 \$901.85 \$977.83 \$1,071.59 \$1,145.26 72 \$729.77 \$908.49 \$1,002.74 \$1,087.18 \$1,191.44 \$1,273.33 73 \$803.15 \$999.85 \$1,103.64 \$1,196.54 \$1,311.28 \$1,401.45 74 \$876.54 \$1,091.22 \$1,204.53 \$1,305.89 \$1,431.12 \$1,529.53 75 \$921.20 \$1,146.78 \$1,265.84 \$1,372.39 \$1,503.99 \$1,607.39 76 \$1,029.63 \$1,281.77 \$1,414.57 \$1,533.94 \$1,681.01 \$1,796.58
70 \$582.94 \$725.70 \$800.95 \$868.45 \$951.71 \$1,017.18 71 \$656.36 \$817.09 \$901.85 \$977.83 \$1,071.59 \$1,145.26 72 \$729.77 \$908.49 \$1,002.74 \$1,087.18 \$1,911.44 \$1,273.33 73 \$803.15 \$999.85 \$1,103.64 \$1,196.54 \$1,311.28 \$1,401.45 74 \$876.54 \$1,091.22 \$1,204.53 \$1,305.89 \$1,431.12 \$1,529.53 75 \$921.20 \$1,146.78 \$1,265.84 \$1,372.39 \$1,503.99 \$1,607.39 76 \$1,029.63 \$1,281.77 \$1,414.57 \$1,533.94 \$1,681.01 \$1,796.58
71 \$656.36 \$817.09 \$901.85 \$977.83 \$1,071.59 \$1,145.26 72 \$729.77 \$908.49 \$1,002.74 \$1,087.18 \$1,191.44 \$1,273.33 73 \$803.15 \$999.85 \$1,103.64 \$1,196.54 \$1,311.28 \$1,401.45 74 \$876.54 \$1,091.22 \$1,204.53 \$1,305.89 \$1,431.12 \$1,529.53 75 \$921.20 \$1,146.78 \$1,265.84 \$1,372.39 \$1,503.99 \$1,607.39 76 \$1,029.63 \$1,281.77 \$1,414.57 \$1,533.94 \$1,681.01 \$1,796.58
73 \$803.15 \$999.85 \$1,103.64 \$1,196.54 \$1,311.28 \$1,401.45 74 \$876.54 \$1,091.22 \$1,204.53 \$1,305.89 \$1,431.12 \$1,529.53 75 \$921.20 \$1,146.78 \$1,265.84 \$1,372.39 \$1,503.99 \$1,607.39 76 \$1,029.63 \$1,281.77 \$1,414.57 \$1,533.94 \$1,681.01 \$1,796.58
74 \$876.54 \$1,091.22 \$1,204.53 \$1,305.89 \$1,431.12 \$1,529.53 75 \$921.20 \$1,146.78 \$1,265.84 \$1,372.39 \$1,503.99 \$1,607.39 76 \$1,029.63 \$1,281.77 \$1,414.57 \$1,533.94 \$1,681.01 \$1,796.58
75 \$921.20 \$1,146.78 \$1,265.84 \$1,372.39 \$1,503.99 \$1,607.39 76 \$1,029.63 \$1,281.77 \$1,414.57 \$1,533.94 \$1,681.01 \$1,796.58
76 \$1,029.63 \$1,281.77 \$1,414.57 \$1,533.94 \$1,681.01 \$1,796.58
77 64 400 04 64 440 70 64 500 04 64 005 47 64 050 05 64 005 04
77 \$1,138.04 \$1,416.76 \$1,563.24 \$1,695.47 \$1,858.05 \$1,985.81 78 \$1,246.49 \$1,551.77 \$1,711.91 \$1,857.03 \$2,035.09 \$2,174.99
78 \$1,246.49 \$1,551.77 \$1,711.91 \$1,857.03 \$2,035.09 \$2,174.99 79 \$1,354.92 \$1,686.77 \$1,860.62 \$2,018.55 \$2,212.11 \$2,364.22
80 \$1,463.33 \$1,821.73 \$2,009.28 \$2,180.10 \$2,389.16 \$2,553.43
81 \$1,638.94 \$2,040.31 \$2,250.39 \$2,441.75 \$2,675.86 \$2,859.83
82 \$1,814.57 \$2,258.94 \$2,491.50 \$2,703.34 \$2,962.55 \$3,166.23
83 \$1,990.17 \$2,477.55 \$2,732.62 \$2,964.97 \$3,249.27 \$3,472.63
84 \$2,165.74 \$2,696.14 \$2,973.72 \$3,226.57 \$3,535.93 \$3,779.05
85 \$2,341.37 \$2,914.78 \$3,214.87 \$3,488.17 \$3,822.65 \$4,085.44
86 \$2,669.17 \$3,322.83 \$3,664.93 \$3,976.49 \$4,357.79 \$4,657.40
87 \$2,996.96 \$3,730.91 \$4,115.01 \$4,464.85 \$4,892.97 \$5,229.38
88 \$3,324.74 \$4,138.96 \$4,565.09 \$4,953.21 \$5,428.16 \$5,801.35
89 \$3,652.54 \$4,547.03 \$5,015.16 \$5,441.52 \$5,963.32 \$6,373.31 90 \$3,980.30 \$4,955.10 \$5,465.24 \$5,929.86 \$6,498.50 \$6,945.28
90 \$3,980.30 \$4,955.10 \$5,465.24 \$5,929.86 \$6,498.50 \$6,945.28 91 \$4,308.12 \$5,363.17 \$5,915.35 \$6,418.22 \$7,033.66 \$7,517.23
92 \$4,635.93 \$5,771.25 \$6,365.43 \$6,906.58 \$7,568.83 \$8,089.21
93 \$4,963.69 \$6,179.30 \$6,815.47 \$7,394.91 \$8,104.01 \$8,661.15
94 \$5,291.52 \$6,587.38 \$7,265.55 \$7,883.25 \$8,639.18 \$9,233.14
95 \$5,619.29 \$6,995.47 \$7,715.66 \$8,371.61 \$9,174.32 \$9,805.10
96 \$6,040.74 \$7,520.09 \$8,294.31 \$8,999.46 \$9,862.44 \$10,540.46
97 \$6,462.20 \$8,044.77 \$8,872.97 \$9,627.33 \$10,550.52 \$11,275.86
98 \$6,883.63 \$8,569.41 \$9,451.67 \$10,255.21 \$11,238.58 \$12,011.24
99 \$7,305.06 \$9,094.07 \$10,030.34 \$10,883.07 \$11,926.67 \$12,746.62

Policy Form Series: LTC-VAL									
Value									
\$10 Annual Rates with 33 % increase 100 Day Elimination Period									
100 Day Elimination Period 100% Home Care									
No Inflation									
Age	2 Year	3 year	4 year	5 year	6 year	7 years	Lifetime		
30	\$48.11	\$59.92	\$66.58	\$71.69	\$78.55	\$83.96	\$98.18		
31 32	\$48.73	\$60.63	\$67.42	\$72.56	\$79.51	\$85.00	\$99.42		
33	\$49.32 \$49.89	\$61.38 \$62.14	\$68.22 \$69.05	\$73.47 \$74.35	\$80.50 \$81.48	\$86.02 \$87.08	\$100.64 \$101.85		
34	\$50.50	\$62.88	\$69.89	\$75.24	\$82.45	\$88.11	\$101.65		
35	\$51.10	\$63.61	\$70.70	\$76.12	\$83.40	\$89.15	\$104.29		
36	\$51.70	\$64.33	\$71.53	\$76.99	\$84.38	\$90.19	\$105.50		
37	\$52.27	\$65.09	\$72.37	\$77.88	\$85.36	\$91.24	\$106.69		
38	\$52.88	\$65.82	\$73.18	\$78.78	\$86.34	\$92.28	\$107.92		
39	\$53.47	\$66.57	\$73.99	\$79.67	\$87.30	\$93.30	\$109.14		
40	\$54.08	\$67.30	\$74.83	\$80.54	\$88.27	\$94.35	\$110.35		
41	\$55.14	\$68.64	\$76.30	\$82.14	\$90.01	\$96.21	\$112.52		
42	\$56.21	\$69.97	\$77.75	\$83.72	\$91.77	\$98.07	\$114.73		
43	\$57.28	\$71.31	\$79.23	\$85.33	\$93.53	\$99.96	\$116.91		
44	\$58.35	\$72.64	\$80.70	\$86.93	\$95.28	\$101.81	\$119.06		
45	\$59.40	\$73.96	\$82.17	\$88.51	\$97.02	\$103.69	\$121.27		
46	\$60.99	\$75.94 \$77.07	\$84.34	\$90.87	\$99.58	\$106.43	\$124.46		
47	\$62.55	\$77.87	\$86.48	\$93.19	\$102.12 \$104.68	\$109.15	\$127.67 \$120.85		
48 49	\$64.13 \$65.68	\$79.83 \$81.77	\$88.60 \$90.76	\$95.53 \$97.85	\$104.68 \$107.24	\$111.88 \$114.61	\$130.85 \$134.06		
50	\$67.26	\$83.71	\$92.90	\$100.18	\$107.24	\$117.33	\$134.06 \$137.24		
51	\$70.16	\$87.33	\$96.93	\$104.54	\$114.53	\$122.41	\$143.16		
52	\$73.07	\$90.95	\$100.96	\$108.85	\$119.29	\$127.47	\$149.08		
53	\$75.96	\$94.55	\$104.99	\$113.17	\$124.02	\$132.55	\$155.04		
54	\$78.87	\$98.17	\$109.06	\$117.49	\$128.78	\$137.60	\$160.96		
55	\$81.77	\$101.80	\$113.08	\$121.80	\$133.49	\$142.67	\$166.88		
56	\$87.37	\$108.77	\$120.74	\$130.17	\$142.66	\$152.44	\$178.30		
57	\$92.98	\$115.76	\$128.35	\$138.51	\$151.79	\$162.23	\$189.74		
58	\$98.57	\$122.71	\$136.01	\$146.86	\$160.96	\$172.00	\$201.18		
59	\$104.19	\$129.69	\$143.65	\$155.21	\$170.08	\$181.78	\$212.60		
60	\$109.78	\$136.64	\$151.31	\$163.56	\$179.24	\$191.55	\$224.07		
61	\$122.17	\$152.07	\$168.52	\$182.01	\$199.45	\$213.16	\$249.32		
62	\$134.54	\$167.49	\$185.69	\$200.43	\$219.68	\$234.77	\$274.58		
63	\$146.91	\$182.90	\$202.90	\$218.88	\$239.88	\$256.37	\$299.82		
64	\$159.31	\$198.32	\$220.09	\$237.31	\$260.07	\$277.96	\$325.09		
65 66	\$171.68 \$196.00	\$213.72 \$244.00	\$237.30 \$270.68	\$255.76 \$292.00	\$280.27 \$320.01	\$299.56 \$342.00	\$350.38 \$400.01		
67	\$220.33	\$274.29	\$304.04	\$328.23	\$359.71	\$384.45	\$449.62		
68	\$244.67	\$304.58	\$337.39	\$364.47	\$399.41	\$426.90	\$499.30		
69	\$268.98	\$334.85	\$370.78	\$400.74	\$439.15	\$469.33	\$548.93		
70	\$293.29	\$365.14	\$404.17	\$436.96	\$478.87	\$511.77	\$598.57		
71	\$341.16	\$424.72	\$470.00	\$508.27	\$557.00	\$595.32	\$696.27		
72	\$389.05	\$484.29	\$535.80	\$579.57	\$635.15	\$678.85	\$793.96		
73	\$436.92	\$543.90	\$601.64	\$650.90	\$713.31	\$762.34	\$891.63		
74	\$484.77	\$603.50	\$667.46	\$722.20	\$791.47	\$845.87	\$989.33		
75	\$532.64	\$663.07	\$733.31	\$793.53	\$869.61	\$929.42	\$1,087.04		
76	\$612.37	\$762.34	\$842.59	\$912.30	\$999.80	\$1,068.52	\$1,249.75		
77 78	\$692.12 \$771.84	\$861.61 \$960.86	\$951.88 \$1,061.18	\$1,031.11 \$1,149.89	\$1,129.97 \$1,260.14	\$1,207.64 \$1,346.77	\$1,412.46 \$1,575.17		
78 79	\$851.57	\$1,060.13	\$1,061.18 \$1,170.48	\$1,149.89 \$1,268.66	\$1,260.14 \$1,390.33	\$1,346.77 \$1,485.89	\$1,575.17 \$1,737.88		
80	\$931.29	\$1,159.36	\$1,170.48	\$1,387.46	\$1,520.48	\$1,625.02	\$1,737.88		
81	\$1,043.05	\$1,298.49	\$1,433.31	\$1,553.93	\$1,702.96	\$1,820.01	\$2,128.68		
82	\$1,154.80	\$1,437.61	\$1,586.88	\$1,720.42	\$1,885.41	\$2,015.02	\$2,356.75		
83	\$1,266.56	\$1,576.72	\$1,740.46	\$1,886.92	\$2,067.86	\$2,210.01	\$2,584.83		
84	\$1,378.31	\$1,715.86	\$1,894.04	\$2,053.41	\$2,250.29	\$2,405.03	\$2,812.88		
85	\$1,490.05	\$1,855.00	\$2,047.60	\$2,219.90	\$2,432.78	\$2,600.04	\$3,040.97		
86	\$1,698.69	\$2,114.69	\$2,334.26	\$2,530.71	\$2,773.37	\$2,964.02	\$3,466.70		
87	\$1,907.29	\$2,374.38	\$2,620.94	\$2,841.49	\$3,113.94	\$3,328.03	\$3,892.46		
88	\$2,115.91	\$2,634.09	\$2,907.58	\$3,152.26	\$3,454.54	\$3,692.03	\$4,318.19		
89	\$2,324.51	\$2,893.77	\$3,194.26	\$3,463.07	\$3,795.14	\$4,056.05	\$4,743.88		
90	\$2,533.12 \$2,741.72	\$3,153.48	\$3,480.90 \$3,767.59	\$3,773.84	\$4,135.70 \$4,476.30	\$4,420.06 \$4,784.06	\$5,169.63 \$5,505.36		
91 92	\$2,741.72 \$2,050.35	\$3,413.18	\$3,767.58	\$4,084.63 \$4,305.41	\$4,476.30	\$4,784.06 \$5,148.04	\$5,595.36 \$6,021.10		
92 93	\$2,950.35 \$3,158.96	\$3,672.87 \$3,932.57	\$4,054.25 \$4,340.91	\$4,395.41 \$4,706.21	\$4,816.90 \$5,157.46	\$5,148.04 \$5,512.05	\$6,021.10 \$6,446.86		
94	\$3,367.57	\$4,192.28	\$4,627.59	\$5,016.97	\$5,157.46 \$5,498.06	\$5,876.06	\$6,872.59		
95	\$3,576.17	\$4,451.98	\$4,914.23	\$5,327.78	\$5,838.66	\$6,240.07	\$7,298.34		
96	\$3,844.39	\$4,785.87	\$5,282.81	\$5,727.34	\$6,276.58	\$6,708.08	\$7,845.70		
97	\$4,112.60	\$5,119.78	\$5,651.37	\$6,126.94	\$6,714.44	\$7,176.07	\$8,393.06		
98	\$4,380.81	\$5,453.69	\$6,019.95	\$6,526.52	\$7,152.34	\$7,644.07	\$8,940.45		
99	\$4,649.04	\$5,787.56	\$6,388.50	\$6,926.09	\$7,590.24	\$8,112.08	\$9,487.82		

Policy Form Series: LTC-VAL Value \$10 Annual Rates with 33 % increase 100 Day Elimination Period 100% Home Care 5% Simple Inflation Rider																	
										Age	2 Year	3 year	4 year	5 year	6 year	7 years	Lifetime
										30	\$77.00	\$95.84	\$106.03	\$114.70	\$125.69	\$134.34	\$157.10
										31	\$77.95	\$97.03	\$100.03	\$116.12	\$127.23	\$136.01	\$157.10
										32	\$78.91	\$98.22	\$108.67	\$117.53	\$128.83	\$137.64	\$161.04
										33	\$79.84	\$99.41	\$109.97	\$118.96	\$130.34	\$139.34	\$162.95
34	\$80.77	\$100.60	\$111.32	\$120.35	\$131.93	\$140.96	\$164.88										
35	\$81.74	\$101.75	\$112.61	\$121.79	\$133.46	\$142.64	\$166.84										
36	\$82.72	\$102.95	\$113.93	\$123.21	\$135.03	\$144.29	\$168.78										
37	\$83.66	\$104.14	\$115.24	\$124.62	\$136.58	\$145.98	\$170.72										
38	\$84.61	\$105.29	\$116.54	\$126.02	\$138.14	\$147.63	\$172.66										
39	\$85.56	\$106.50	\$117.85	\$127.47	\$139.68	\$149.29	\$174.60										
40	\$86.53	\$107.69	\$119.17	\$128.89	\$141.24	\$150.94	\$176.53										
41	\$88.82	\$110.56	\$122.34	\$132.32	\$144.99	\$154.97	\$181.24										
42	\$91.14	\$113.43	\$125.46	\$135.74	\$148.76	\$158.97	\$185.99										
43	\$93.42	\$116.33	\$128.63	\$139.18	\$152.56	\$163.03	\$190.67										
44	\$95.72	\$119.19	\$131.77	\$142.63	\$156.30	\$167.06	\$195.36										
45	\$98.02	\$122.05	\$134.93	\$146.05	\$160.06	\$171.09	\$200.10										
46	\$101.18	\$125.95	\$139.30	\$150.75	\$165.19	\$176.56	\$206.47										
47	\$104.29	\$129.85	\$143.62	\$155.37	\$170.28	\$181.99	\$212.88										
48	\$107.45	\$133.75	\$147.89	\$160.06	\$175.38	\$187.45	\$219.26										
49	\$110.55	\$137.66	\$152.26	\$164.72	\$180.52	\$192.95	\$225.62										
50	\$113.70	\$141.55	\$156.58	\$169.38	\$185.62	\$198.35	\$232.03										
51	\$119.16	\$148.32	\$164.03	\$177.50	\$194.50	\$207.86	\$243.12										
52	\$124.57	\$155.10	\$171.44	\$185.59	\$203.39	\$217.35	\$254.20										
53	\$130.04	\$161.85	\$178.90	\$193.67	\$212.25	\$226.86	\$265.32										
54	\$135.45	\$168.62	\$186.36	\$201.77	\$221.16	\$236.33	\$276.43										
55	\$140.89	\$175.40	\$193.81	\$209.87	\$230.02	\$245.84	\$287.52										
56	\$150.11	\$186.88	\$206.45	\$223.63	\$245.11	\$261.91	\$306.35										
57	\$159.36	\$198.37	\$219.07	\$237.40	\$260.13	\$278.02	\$325.17										
58	\$168.55	\$209.85	\$231.70	\$251.15	\$275.22	\$294.12	\$344.02										
59	\$177.79	\$221.33	\$244.37	\$264.88	\$290.26	\$310.20	\$362.85										
60	\$187.03	\$232.80	\$257.03	\$278.64	\$305.34	\$326.35	\$381.70										
61	\$204.59	\$254.69	\$281.29	\$304.81	\$334.02	\$356.99	\$417.54										
62	\$222.16	\$276.58	\$305.55	\$330.97	\$362.73	\$387.67	\$453.39										
63	\$239.72	\$298.45	\$329.81	\$357.15	\$391.41	\$418.31	\$489.25										
64	\$257.29	\$320.32	\$354.06	\$383.33	\$420.07	\$448.97	\$525.10										
65	\$274.87	\$342.17	\$378.32	\$409.52	\$448.74	\$479.62	\$560.97										
66	\$306.71	\$381.81	\$421.91	\$456.93	\$500.77	\$535.18	\$625.92										
67	\$338.58	\$421.45	\$465.50	\$504.36	\$552.73	\$590.75	\$690.92										
68	\$370.42	\$461.13	\$509.05	\$551.79	\$604.72	\$646.28	\$755.92										
69	\$402.25	\$500.74	\$552.66	\$599.26	\$656.71	\$701.85	\$820.89										
70	\$434.07	\$540.39	\$596.26	\$646.70	\$708.72	\$757.42	\$885.92										
71	\$494.35	\$615.36	\$679.02	\$736.43	\$807.07	\$862.57	\$1,008.85										
72	\$554.56	\$690.36	\$761.79	\$826.18	\$905.42	\$967.70	\$1,131.81										
73	\$614.82	\$765.40	\$844.56	\$915.94	\$1,003.81	\$1,072.79	\$1,254.73										
74	\$675.07	\$840.41	\$927.32	\$1,005.72	\$1,102.13	\$1,177.93	\$1,377.70										
75	\$735.31	\$915.38	\$1,010.12	\$1,095.47	\$1,200.53	\$1,283.08	\$1,500.64										
76	\$827.58	\$1,030.26	\$1,136.59	\$1,232.92	\$1,351.17	\$1,444.06	\$1,688.97										
77	\$919.87	\$1,145.14	\$1,263.03	\$1,370.42	\$1,501.82	\$1,605.06	\$1,877.28										
78	\$1,012.13	\$1,260.02	\$1,389.54	\$1,507.87	\$1,652.46	\$1,766.09	\$2,065.57										
79	\$1,104.40	\$1,374.89	\$1,516.04	\$1,645.34	\$1,803.15	\$1,927.09	\$2,253.89										
80	\$1,196.68	\$1,489.73	\$1,642.51	\$1,782.84	\$1,953.78	\$2,088.10	\$2,442.23										
81	\$1,340.31	\$1,668.52 \$1,847.20	\$1,839.60	\$1,996.75 \$2,210.70	\$2,188.24	\$2,338.66	\$2,735.31										
82	\$1,483.90	\$1,847.29	\$2,036.73	\$2,210.70	\$2,422.69	\$2,589.26	\$3,028.35										
83	\$1,627.50	\$2,026.06	\$2,233.80	\$2,424.64	\$2,657.16	\$2,839.80	\$3,321.44										
84	\$1,771.09	\$2,204.85	\$2,430.93	\$2,638.58	\$2,891.58	\$3,090.41	\$3,614.48										
85 86	\$1,914.68	\$2,383.60	\$2,628.01	\$2,852.50	\$3,126.06	\$3,340.96	\$3,907.57										
86	\$2,182.77	\$2,717.33	\$2,995.94	\$3,251.88	\$3,563.70	\$3,808.70	\$4,454.62										
87	\$2,450.81	\$3,051.02 \$3,284.74	\$3,363.86 \$3,731.79	\$3,651.22 \$4,050.57	\$4,001.33 \$4,439.09	\$4,276.44 \$4,744.17	\$5,001.68 \$5,549.73										
88	\$2,718.89	\$3,384.74	\$3,731.78	\$4,050.57 \$4,440.04	\$4,438.98 \$4,976.64	\$4,744.17 \$5,211.80	\$5,548.73 \$6,005,70										
89	\$2,986.92	\$3,718.42	\$4,099.70 \$4,467.61	\$4,449.94	\$4,876.64	\$5,211.89	\$6,095.79										

\$3,254.99

\$3,523.04

\$3,791.12

\$4,059.17

\$4,327.24

\$4,595.28

\$4,939.91

\$5,284.60

\$5,629.21

\$5,973.88

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\$4,052.12

\$4,385.84

\$4,719.54

\$5,053.25

\$5,386.98

\$5,720.67

\$6,149.72

\$6,578.78

\$7,007.81

\$7,436.85

\$4,467.61

\$4,835.53

\$5,203.46

\$5,571.41

\$5,939.33

\$6,307.23

\$6,780.28

\$7,253.33

\$7,726.37

\$8,199.41

\$4,849.29

\$5,248.62

\$5,647.98

\$6,047.34

\$6,446.67

\$6,846.05

\$7,359.48

\$7,872.95

\$8,386.41

\$8,899.86

\$5,314.28

\$5,751.92

\$6,189.55

\$6,627.20

\$7,064.85

\$7,502.50

\$8,065.20

\$8,627.88

\$9,190.57

\$9,753.25

\$5,679.62

\$6,147.38

\$6,615.10

\$7,082.83

\$7,550.56

\$8,018.31

\$8,619.66

\$9,221.05

\$9,822.42

\$10,423.79

\$6,642.83

\$7,189.87

\$7,736.96

\$8,284.03

\$8,831.09

\$9,378.14

\$10,081.51

\$10,784.84

\$11,488.21

\$12,191.58

Policy Form S	eries: LTC-VAL	
	lue	
\$10 Annual Rates		se
•	ination Period ome Care	
	I Inflation Rider	
3 % Compound	i ililiation Ridei	
4 year	5 year	6 year
\$144.01	\$156.07	\$171.04
\$145.81	\$158.01	\$173.14
\$147.59	\$159.95	\$175.29
\$149.38	\$161.86	\$177.40
\$151.15	\$163.80	\$179.51
\$152.92	\$165.74	\$181.58
\$154.73	\$167.64	\$183.72
\$156.51	\$169.56	\$185.83
\$158.27	\$171.51	\$187.95
\$160.04	\$173.44	\$190.06
\$161.84	\$175.36	\$192.18
\$166.09	\$179.99	\$197.26
\$170.32	\$184.64	\$202.35
\$174.58	\$189.26	\$207.42
\$178.79	\$193.89	\$212.51
\$183.06	\$198.53	\$217.57
\$188.21	\$204.13	\$223.70
\$193.33	\$209.70	\$229.80
\$198.43	\$215.30	\$235.94
\$203.58	\$220.88	\$242.08
\$208.69	\$226.48	\$248.15
\$217.11	\$235.60	\$258.16
\$225.51	\$244.70	\$268.17
\$233.92	\$253.78	\$278.11
\$242.35	\$262.91	\$288.13
\$250.76	\$272.01	\$298.10
\$264.25	\$286.71	\$314.18
\$277.72	\$301.37	\$330.25
\$291.21	\$316.04	\$346.35

\$330.70

\$345.37

\$372.07

\$398.68

\$425.38

\$452.03

\$478.71

\$526.55

\$574.43

\$622.28

\$670.17

\$718.04

\$808.00

\$897.97

\$987.96

\$1,077.92

\$1,167.89

\$1,304.36

\$1,440.88

\$1,577.37

\$1,713.85

\$1,850.35

\$2,072.36

\$2,294.41

\$2,516.45

\$2,738.49

\$2,960.52

\$3,375.02

\$3,789.50

\$4,203.93

\$4,618.43

\$5,032.90

\$5,447.37

\$5,861.84

\$6,276,33

\$6,690.78

\$7,105.26

\$7,638.14

\$8,171.07

\$8,703.97

\$9,236.86

\$362.40

\$378.49

\$407.73

\$436.96

\$466.17

\$495.37

\$524.59

\$577.05

\$629.50

\$681.98

\$734.44

\$786.90

\$885.47

\$984.09

\$1,082.69

\$1,181.28

\$1,279.86

\$1,429.46

\$1.579.06

\$1,728.59

\$1.878.21

\$2,027.74

\$2,271.11

\$2,514.45

\$2,757.74

\$3,001.06

\$3,244.43

\$3,698.64

\$4,152.86

\$4,607.08

\$5,061.30

\$5,515.51

\$5,969.74

\$6,423.94

\$6.878.16

\$7,332.37

\$7,786,59

\$8,370.63

\$8,954.57

\$9,538.57

\$10,122.59

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\$182.81

\$185.07

\$187.31

\$189.57

\$191.84

\$194.10

\$196.38

\$198.62

\$200.89

\$203.13

\$205.42

\$210.83

\$216.24

\$221.67

\$227.10

\$232.51

\$239.08

\$245.61

\$252.16

\$258.72

\$265.21

\$275.92

\$286.56

\$297.26

\$307.95

\$318.60

\$335.75

\$352.95

\$370.13

\$387.32

\$404.51

\$435.74

\$466.99

\$498.19

\$529.44

\$560.68

\$616.74

\$672.79

\$728.85

\$784.93

\$840.97

\$946.37

\$1,051.76

\$1,157.10

\$1,262.49

\$1,367.89

\$1,527.70

\$1.687.58

\$1,847.46

\$2.007.30

\$2,167.18

\$2,427.22

\$2,687.27

\$2,947.35

\$3,207.42

\$3,467.47

\$3,952.91

\$4,438.37

\$4,923.81

\$5,409.25

\$5,894.70

\$6,380.15

\$6,865.59

\$7.351.03

\$7,836.48

\$8.321.92

\$8,946.07

\$9,570.23

\$10,194.37

\$10,818.48

Lifetime

\$213.80

\$216.46

\$219.08

\$221.72

\$224.36

\$227.04

\$229.67

\$232.30

\$234.96

\$237.59

\$240.21

\$246.58

\$252.94

\$259.27

\$265.59

\$271.96

\$279.62

\$287.27

\$294.92

\$302.57

\$310.22

\$322.70

\$335.17

\$347.68

\$360.15

\$372.66

\$392.72

\$412.83

\$432.92

\$452.98

\$473.13

\$509.63

\$546.15

\$582.68

\$619.23

\$655.76

\$721.31

\$786.87

\$852.48

\$918.02

\$983.62

\$1,106.87

\$1,230.12

\$1,353.37

\$1,476.59

\$1,599.86

\$1,786.83

\$1.973.79

\$2,160.74

\$2,347.71

\$2,534.70

\$2,838.87

\$3,143.03

\$3,447.22

\$3,751.34

\$4,055.53

\$4,623.29

\$5,191.07

\$5,758.87

\$6,326.58

\$6,894.36

\$7,462.13

\$8,029.93

\$8.597.71

\$9,165.47

\$9,733.26

\$10,463.23

\$11,193.24

\$11,923.21

\$12,653.23

Age

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2 Year

\$104.77

\$106.08

\$107.35

\$108.65

\$109.94

\$111.24

\$112.53

\$113.82

\$115.12

\$116.41

\$117.75

\$120.82

\$123.93

\$127.05

\$130.16

\$133.24

\$137.03

\$140.77

\$144.50

\$148.26

\$152.01

\$158.15

\$164.25

\$170.36

\$176.47

\$182.61

\$192.44

\$202.31

\$212.14

\$221.97

\$231.81

\$249.72

\$267.63

\$285.51

\$303.43

\$321.32

\$353.45

\$385.58

\$417.70

\$449.86

\$481.96

\$542.36

\$602.75

\$663.14

\$723.53

\$783.92

\$875.54

\$967.18

\$1,058.77

\$1,150.41

\$1,242.00

\$1,391.04

\$1,540.07

\$1,689.13

\$1,838.17

\$1,987.20

\$2,265.42

\$2,543.62

\$2,821.82

\$3,100.03

\$3,378.23

\$3,656.45

\$3,934.67

\$4,212,88

\$4,491.09

\$4,769.27

\$5,126.99

\$5,484.67

\$5,842.37

\$6,200.09

3 year

\$130.44

\$132.04

\$133.67

\$135.26

\$136.87

\$138.48

\$140.07

\$141.70

\$143.31

\$144.92

\$146.53

\$150.42

\$154.31

\$158.16

\$162.04

\$165.89

\$170.57

\$175.23

\$179.90

\$184.58

\$189.22

\$196.84

\$204.45

\$212.07

\$219.69

\$227.33

\$239.58

\$251.83

\$264.06

\$276.34

\$288.58

\$310.87

\$333.17

\$355.44

\$377.74

\$400.00

\$440.00

\$480.01

\$520.03

\$559.99

\$600.02

\$675.16

\$750.34

\$825.54

\$900.73

\$975.90

\$1,089.95

\$1,204.02

\$1,318.06

\$1,432.14

\$1,546.15

\$1,731.70

\$1,917.23

\$2,102.76

\$2,288.33

\$2,473.86

\$2,820.19

\$3,166.57

\$3,512.87

\$3,859.22

\$4,205.58

\$4,551.93

\$4,898.25

\$5,244.58

\$5,590.95

\$5,937.28

\$6,382.59

\$6,827.89

\$7,273.20

\$7,718.47

\$304.70

\$318.19

\$342.88

\$367.54

\$392.24

\$416.88

\$441.57

\$485.65

\$529.69

\$573.70

\$617.76

\$661.84

\$744.75

\$827.70

\$910.64

\$993.55

\$1,076.53

\$1,202.06

\$1,327.63

\$1,453.18

\$1,578.76

\$1,704.29

\$1,908.79

\$2,113.33

\$2,317.87

\$2,522.39

\$2,726.88

\$3,108.65

\$3,490.41

\$3,872.18

\$4,253.94

\$4,635.69

\$5,017.46

\$5,399.23

\$5,780.98

\$6,162.76

\$6,544.53

\$7,035.38

\$7,526.19

\$8,017.02

\$8,507.86

Policy Form Series: LTC-VAL									
Value									
\$10 Annual Rates with 33 % increase									
100 Day Elimination Period 75% Home Care									
No Inflation									
· -									
Age	2 Year	3 year	4 year	5 year	6 year	7 years	Lifetime		
30	\$42.05	\$52.36	\$58.24	\$62.66	\$68.68	\$73.42	\$85.86		
31	\$42.59	\$53.01 \$53.04	\$58.97	\$63.43	\$69.52	\$74.31	\$86.89		
32 33	\$43.09 \$43.60	\$53.64 \$54.32	\$59.66 \$60.40	\$64.19 \$65.01	\$70.38 \$71.21	\$75.20 \$76.12	\$87.97 \$89.03		
34	\$43.60 \$44.14	\$54.32 \$54.97	\$60.40 \$61.11	\$65.01 \$65.77	\$71.21 \$72.07	\$76.12 \$77.01	\$90.08		
35	\$44.66	\$55.61	\$61.83	\$66.54	\$72.94	\$77.94	\$91.14		
36	\$45.18	\$56.25	\$62.55	\$67.32	\$73.76	\$78.84	\$92.20		
37	\$45.70	\$56.90	\$63.28	\$68.08	\$74.61	\$79.75	\$93.27		
38	\$46.22	\$57.54	\$64.00	\$68.85	\$75.46	\$80.65	\$94.32		
39	\$46.74	\$58.20	\$64.70	\$69.64	\$76.32	\$81.57	\$95.39		
40	\$47.24	\$58.83	\$65.42	\$70.41	\$77.17	\$82.46	\$96.45		
41	\$48.20	\$60.01	\$66.74	\$71.81	\$78.70	\$84.10	\$98.34		
42	\$49.13	\$61.18	\$68.06	\$73.19	\$80.23	\$85.73	\$100.28		
43	\$50.09	\$62.32	\$69.35	\$74.60	\$81.74	\$87.37	\$102.17		
44	\$51.01	\$63.51	\$70.69	\$75.97	\$83.28	\$88.99	\$104.09		
45	\$51.94	\$64.65	\$71.99	\$77.38	\$84.77	\$90.63	\$105.99		
46 47	\$53.32 \$54.66	\$66.34 \$68.06	\$73.84 \$75.73	\$79.41 \$91.46	\$87.04 \$90.24	\$93.02 \$05.30	\$108.79 \$111.57		
47 48	\$54.66 \$56.02	\$68.06 \$69.77	\$75.73 \$77.59	\$81.46 \$83.48	\$89.24 \$91.48	\$95.39 \$97.77	\$111.57 \$114.35		
49	\$57.39	\$71.45	\$77.59 \$79.47	\$85.52	\$93.71	\$100.16	\$117.13		
50	\$58.76	\$73.16	\$81.33	\$87.54	\$95.93	\$102.54	\$119.91		
51	\$61.29	\$76.30	\$84.84	\$91.32	\$100.07	\$106.96	\$125.07		
52	\$63.81	\$79.47	\$88.35	\$95.10	\$104.21	\$111.37	\$130.26		
53	\$66.34	\$82.62	\$91.85	\$98.89	\$108.34	\$115.79	\$135.43		
54	\$68.92	\$85.77	\$95.35	\$102.65	\$112.49	\$120.19	\$140.61		
55	\$71.43	\$88.92	\$98.85	\$106.43	\$116.61	\$124.65	\$145.77		
56	\$76.30	\$94.99	\$105.51	\$113.66	\$124.57	\$133.12	\$155.70		
57	\$81.18	\$101.05	\$112.21	\$120.92	\$132.53	\$141.63	\$165.65		
58	\$86.02	\$107.12	\$118.90	\$128.19	\$140.47	\$150.16	\$175.61		
59	\$90.91	\$113.17	\$125.55	\$135.47	\$148.43	\$158.66	\$185.55		
60	\$95.79	\$119.25	\$132.24	\$142.71	\$156.39	\$167.13	\$195.48		
61 62	\$106.69 \$117.60	\$132.81 \$146.38	\$147.38 \$162.40	\$158.95 \$175.16	\$174.18 \$191.97	\$186.16 \$205.15	\$217.72 \$239.96		
63	\$117.60 \$128.48	\$159.93	\$162.49 \$177.57	\$191.39	\$209.78	\$203.13	\$262.20		
64	\$139.36	\$173.50	\$192.70	\$207.64	\$227.54	\$243.20	\$284.42		
65	\$150.26	\$187.05	\$207.81	\$223.87	\$245.33	\$262.20	\$306.68		
66	\$171.64	\$213.68	\$237.14	\$255.71	\$280.23	\$299.52	\$350.30		
67	\$193.02	\$240.29	\$266.44	\$287.59	\$315.14	\$336.82	\$393.95		
68	\$214.41	\$266.92	\$295.77	\$319.43	\$350.03	\$374.12	\$437.56		
69	\$235.78	\$293.52	\$325.08	\$351.28	\$384.96	\$411.42	\$481.19		
70	\$257.14	\$320.14	\$354.41	\$383.13	\$419.88	\$448.73	\$524.83		
71	\$299.22	\$372.51	\$412.26	\$445.79	\$488.54	\$522.12	\$610.66		
72	\$341.28	\$424.87	\$470.16	\$508.46	\$557.19	\$595.52	\$696.48		
73 74	\$383.35 \$425.40	\$477.23 \$529.57	\$528.02 \$585.89	\$571.12 \$633.76	\$625.87 \$694.53	\$668.90 \$742.27	\$782.33 \$868.17		
75 75	\$423.40 \$467.47	\$529.57 \$581.93	\$643.76	\$696.43	\$763.21	\$815.69	\$954.02		
76	\$537.60	\$669.23	\$739.92	\$800.90	\$877.71	\$938.04	\$1,097.10		
77	\$607.69	\$756.53	\$836.09	\$905.34	\$992.18	\$1,060.38	\$1,240.23		
78	\$677.82	\$843.83	\$932.30	\$1,009.82	\$1,106.67	\$1,182.73	\$1,383.33		
79	\$747.95	\$931.13	\$1,028.45	\$1,114.30	\$1,221.15	\$1,305.12	\$1,526.44		
80	\$818.08	\$1,018.42	\$1,124.63	\$1,218.76	\$1,335.64	\$1,427.48	\$1,669.56		
81	\$916.25	\$1,140.63	\$1,259.59	\$1,365.03	\$1,495.93	\$1,598.78	\$1,869.89		
82	\$1,014.42	\$1,262.85	\$1,394.53	\$1,511.28	\$1,656.18	\$1,770.04	\$2,070.24		
83	\$1,112.60	\$1,385.08	\$1,529.50	\$1,657.53	\$1,816.47	\$1,941.36	\$2,270.58		
84 95	\$1,210.78 \$1,209.03	\$1,507.26 \$1,629.49	\$1,664.47 \$1,799.41	\$1,803.80 \$1,050.05	\$1,976.74 \$2,137.02	\$2,112.65 \$2,283.94	\$2,470.91 \$2,671.20		
85 86	\$1,308.93 \$1,492.17	\$1,629.49 \$1,857.58	\$1,799.41 \$2,051.35	\$1,950.05 \$2,223.04	\$2,137.02 \$2,436.21	\$2,283.94 \$2,603.70	\$2,671.29 \$3,045.26		
87	\$1,492.17 \$1,675.41	\$2,085.75	\$2,303.25	\$2,496.06	\$2,735.38	\$2,923.46	\$3,419.24		
88	\$1,858.69	\$2,313.85	\$2,555.18	\$2,769.06	\$3,034.57	\$3,243.22	\$3,793.21		
89	\$2,041.92	\$2,542.02	\$2,807.10	\$3,042.04	\$3,333.78	\$3,562.94	\$4,167.18		
90	\$2,225.17	\$2,770.12	\$3,058.99	\$3,315.05	\$3,632.95	\$3,882.70	\$4,541.19		
91	\$2,408.44	\$2,998.23	\$3,310.92	\$3,588.05	\$3,932.13	\$4,202.45	\$4,915.15		
92	\$2,591.66	\$3,226.38	\$3,562.83	\$3,861.07	\$4,231.32	\$4,522.20	\$5,289.13		
93	\$2,774.94	\$3,454.48	\$3,814.76	\$4,134.07	\$4,530.50	\$4,841.94	\$5,663.11		
94	\$2,958.16	\$3,682.64	\$4,066.67	\$4,407.09	\$4,829.66	\$5,161.72	\$6,037.10		
95	\$3,141.42	\$3,910.75	\$4,318.60	\$4,680.08	\$5,128.84	\$5,481.48	\$6,411.07		
96 97	\$3,377.00 \$3,612.64	\$4,204.08 \$4,407.37	\$4,642.51	\$5,031.10 \$5,393.11	\$5,513.52 \$5,909.19	\$5,892.58 \$6,303.60	\$6,891.91 \$7,373,73		
97 98	\$3,612.64 \$3,848.25	\$4,497.37 \$4,790.69	\$4,966.38 \$5,290.27	\$5,382.11 \$5,733.08	\$5,898.18 \$6,282.84	\$6,303.69 \$6,714.78	\$7,372.72 \$7,853.57		
99	\$4,083.86	\$5,083.98	\$5,290.27 \$5,614.18	\$6,084.11	\$6,667.52	\$7,125.91	\$8,334.39		
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Policy Form Series: LTC-VAL								
Value \$10 Annual Rates with 33 % increase								
100 Day Elimination Period								
75% Home Care								
5% Simple Inflation Rider								
Age	2 Year	3 year	4 year	5 year	6 year	7 years	Lifetime	
30	\$67.29	\$83.77	\$92.74	\$100.27	\$109.87	\$117.46	\$137.36	
31	\$68.15	\$84.80	\$93.91	\$101.51	\$111.24	\$118.90	\$139.05	
32 33	\$68.96 \$69.76	\$85.85 \$86.91	\$95.02 \$96.20	\$102.72 \$104.01	\$112.59 \$113.93	\$120.31 \$121.79	\$140.74 \$142.47	
34	\$70.63	\$87.94	\$97.34	\$105.22	\$115.30	\$123.23	\$144.16	
35	\$71.46	\$88.97	\$98.48	\$106.47	\$116.68	\$124.69	\$145.83	
36	\$72.30	\$89.99	\$99.60	\$107.71	\$118.04	\$126.15	\$147.53	
37	\$73.15	\$91.03	\$100.79	\$108.94	\$119.39	\$127.60	\$149.22	
38	\$73.96	\$92.08	\$101.92	\$110.16	\$120.76	\$129.02	\$150.92	
39	\$74.78	\$93.13	\$103.03	\$111.43	\$122.11	\$130.50	\$152.63	
40 41	\$75.60 \$77.62	\$94.15 \$96.65	\$104.20 \$106.00	\$112.64 \$115.65	\$123.48 \$126.75	\$131.95 \$135.46	\$154.32 \$159.40	
42	\$77.62 \$79.64	\$96.65 \$99.14	\$106.99 \$109.80	\$115.65 \$118.65	\$126.75 \$130.03	\$138.96	\$158.40 \$162.52	
43	\$81.66	\$101.61	\$112.55	\$121.63	\$133.29	\$142.46	\$166.62	
44	\$83.65	\$104.14	\$115.35	\$124.59	\$136.56	\$145.97	\$170.72	
45	\$85.67	\$106.61	\$118.11	\$127.63	\$139.82	\$149.50	\$174.80	
46	\$88.43	\$110.04	\$121.88	\$131.71	\$144.34	\$154.28	\$180.40	
47	\$91.14	\$113.48	\$125.61	\$135.82	\$148.80	\$159.06	\$186.04	
48	\$93.91	\$116.91	\$129.33	\$139.89	\$153.31	\$163.84	\$191.65	
49 50	\$96.65	\$120.30 \$123.74	\$133.10	\$144.00	\$157.78 \$162.27	\$168.63 \$173.43	\$197.25	
50 51	\$99.39 \$104.13	\$123.74 \$129.63	\$136.80 \$143.32	\$148.06 \$155.13	\$162.27 \$170.00	\$173.43 \$181.68	\$202.85 \$212.50	
52	\$108.84	\$135.56	\$149.80	\$162.20	\$177.76	\$189.97	\$222.18	
53	\$113.58	\$141.42	\$156.28	\$169.27	\$185.45	\$198.21	\$231.84	
54	\$118.34	\$147.32	\$162.77	\$176.31	\$193.22	\$206.47	\$241.53	
55	\$123.06	\$153.21	\$169.25	\$183.38	\$200.96	\$214.77	\$251.19	
56	\$131.15	\$163.27	\$180.34	\$195.36	\$214.11	\$228.81	\$267.65	
57	\$139.21	\$173.28	\$191.44	\$207.40	\$227.31	\$242.92	\$284.13	
58	\$147.28	\$183.34	\$202.53	\$219.43	\$240.45	\$257.01	\$300.58	
59 60	\$155.34 \$163.41	\$193.40 \$203.44	\$213.62 \$224.73	\$231.44 \$243.44	\$253.63 \$266.81	\$271.10 \$285.14	\$317.05 \$333.51	
61	\$178.83	\$222.61	\$246.03	\$266.43	\$291.98	\$312.07	\$364.98	
62	\$194.29	\$241.83	\$267.28	\$289.41	\$317.16	\$338.95	\$396.43	
63	\$209.69	\$261.02	\$288.56	\$312.37	\$342.33	\$365.84	\$427.89	
64	\$225.08	\$280.21	\$309.83	\$335.32	\$367.48	\$392.76	\$459.34	
65	\$240.50	\$299.40	\$331.11	\$358.31	\$392.64	\$419.65	\$490.83	
66	\$268.46	\$334.23	\$369.48	\$399.96	\$438.31	\$468.47	\$547.91	
67 68	\$296.44 \$324.43	\$369.01	\$407.79 \$446.18	\$441.66	\$483.98 \$520.61	\$517.25 \$566.05	\$605.01 \$662.04	
69	\$324.43 \$352.38	\$403.86 \$438.68	\$446.18 \$484.52	\$483.29 \$524.95	\$529.61 \$575.31	\$566.05 \$614.84	\$662.04 \$719.14	
70	\$380.32	\$473.46	\$522.85	\$566.64	\$620.98	\$663.64	\$776.20	
71	\$433.28	\$539.39	\$595.55	\$645.46	\$707.38	\$756.03	\$884.24	
72	\$486.20	\$605.28	\$668.29	\$724.39	\$793.81	\$848.39	\$992.27	
73	\$539.15	\$671.17	\$740.98	\$803.23	\$880.25	\$940.75	\$1,100.32	
74	\$592.09	\$737.08	\$813.67	\$882.08	\$966.67	\$1,033.09	\$1,208.30	
75 70	\$645.01	\$802.98	\$886.38	\$960.94	\$1,053.10	\$1,125.47	\$1,316.37	
76 77	\$726.18 \$807.35	\$904.01 \$1,005.09	\$997.67 \$1,108.94	\$1,081.88 \$1,202.78	\$1,185.64 \$1,318.14	\$1,267.14 \$1,408.76	\$1,482.03 \$1,647.68	
78	\$888.52	\$1,106.12	\$1,220.27	\$1,323.73	\$1,450.67	\$1,550.38	\$1,813.32	
79	\$969.71	\$1,207.18	\$1,331.54	\$1,444.66	\$1,583.20	\$1,692.06	\$1,979.00	
80	\$1,050.88	\$1,308.27	\$1,442.82	\$1,565.58	\$1,715.71	\$1,833.72	\$2,144.66	
81	\$1,177.01	\$1,465.23	\$1,615.95	\$1,753.50	\$1,921.65	\$2,053.73	\$2,402.01	
82	\$1,303.11	\$1,622.22	\$1,789.13	\$1,941.34	\$2,127.49	\$2,273.75	\$2,659.38	
83	\$1,429.22	\$1,779.21	\$1,962.26	\$2,129.23	\$2,333.39	\$2,493.82	\$2,916.75	
84 85	\$1,555.33 \$1,681.42	\$1,936.19	\$2,135.40 \$2,308.53	\$2,317.09 \$2,504.98	\$2,539.30	\$2,713.84 \$2,933.90	\$3,174.09 \$3,431.46	
86	\$1,916.80	\$2,093.19 \$2,386.24	\$2,631.74	\$2,855.67	\$2,745.18 \$3,129.50	\$3,344.63	\$3,431.46	
87	\$2,152.19	\$2,679.30	\$2,954.91	\$3,206.35	\$3,513.82	\$3,755.39	\$4,392.27	
88	\$2,387.60	\$2,972.33	\$3,278.14	\$3,557.06	\$3,898.14	\$4,166.13	\$4,872.68	
89	\$2,623.01	\$3,265.41	\$3,601.34	\$3,907.72	\$4,282.47	\$4,576.87	\$5,353.06	
90	\$2,858.41	\$3,558.44	\$3,924.50	\$4,258.45	\$4,666.79	\$4,987.64	\$5,833.48	
91	\$3,093.82	\$3,851.46	\$4,247.71	\$4,609.14	\$5,051.11	\$5,398.36	\$6,313.88	
92	\$3,329.18	\$4,144.53	\$4,570.89	\$4,959.82 \$5,340.51	\$5,435.48	\$5,809.12 \$6,310.85	\$6,794.29	
93 94	\$3,564.61 \$3,799.98	\$4,437.55 \$4,730.63	\$4,894.11 \$5,217.25	\$5,310.51 \$5,661.24	\$5,819.75 \$6,204.07	\$6,219.85 \$6,630.60	\$7,274.68 \$7,755.11	
94 95	\$3,799.98 \$4,035.37	\$4,730.63 \$5,023.65	\$5,217.25 \$5,540.48	\$5,661.24 \$6,011.92	\$6,204.07 \$6,588.38	\$6,630.60 \$7,041.34	\$7,755.11 \$8,235.48	
96	\$4,338.04	\$5,400.44	\$5,956.03	\$6,462.81	\$7,082.53	\$7,569.44	\$8,853.17	
97	\$4,640.70	\$5,777.22	\$6,371.55	\$6,913.71	\$7,576.67	\$8,097.57	\$9,470.82	
98	\$4,943.36	\$6,154.01	\$6,787.08	\$7,364.58	\$8,070.79	\$8,625.66	\$10,088.50	
99	\$5,246.00	\$6,530.74	\$7,202.63	\$7,815.48	\$8,564.91	\$9,153.73	\$10,706.15	

Policy Form Series: LTC-VAL					
Value					
\$10 Annual Rates with 33 % increase					
100 Day Elimination Period					
75% Home Care					
5% Compound Inflation Rider					
Avoor Evoor					

5% Compound Inflation Rider								
Age	2 Year	3 year	4 year	5 year	6 year	7 years	Lifetime	
30	\$91.59	\$114.02	\$126.02	\$136.46	\$149.52	\$159.82	\$186.91	
31	\$92.73	\$115.41	\$127.57	\$138.12	\$151.38	\$161.80	\$189.22	
32	\$93.84	\$116.83	\$129.11	\$139.81	\$153.23	\$163.75	\$191.55	
33	\$94.96	\$118.25	\$130.70	\$141.51	\$155.08	\$165.75	\$193.86	
34	\$96.12	\$119.63	\$132.27	\$143.20	\$156.92	\$167.69	\$196.15	
35	\$97.25	\$121.07	\$133.81	\$144.89	\$158.78	\$169.70	\$198.47	
36	\$98.39	\$122.46	\$135.35	\$146.55	\$160.61	\$171.65	\$200.78	
37	\$99.51	\$123.91	\$136.94	\$148.23	\$162.46	\$173.62	\$203.09	
38	\$100.63	\$125.30	\$138.48	\$149.94	\$164.33	\$175.61	\$205.39	
39	\$101.78	\$126.70	\$140.04	\$151.62	\$166.16	\$177.60	\$207.72	
40	\$102.87	\$128.12	\$141.62	\$153.31	\$168.04	\$179.55	\$210.02	
41	\$105.63	\$131.52	\$145.34	\$157.41	\$172.47	\$184.33	\$215.57	
42	\$108.37	\$134.90	\$149.07	\$161.42	\$176.92	\$189.07	\$221.16	
43	\$111.11	\$138.29	\$152.82	\$165.49	\$181.40	\$193.84	\$226.72	
44	\$113.81	\$141.71	\$156.55	\$169.55	\$185.84	\$198.61	\$232.28	
45	\$116.56	\$145.09	\$160.28	\$173.63	\$190.27	\$203.37	\$237.85	
46	\$119.81	\$149.11	\$164.73	\$178.50	\$195.62	\$209.05	\$244.50	
47	\$123.05	\$153.21	\$169.19	\$183.34	\$200.89	\$214.70	\$251.15	
48	\$126.31	\$157.26	\$173.64	\$188.18	\$206.22	\$220.42	\$257.78	
49	\$129.56	\$161.29	\$178.12	\$193.02	\$211.51	\$226.08	\$264.41	
50	\$132.81	\$165.36	\$182.54	\$197.88	\$216.85	\$231.75	\$271.05	
51 52	\$138.16 \$143.54	\$172.03 \$178.60	\$189.92 \$107.30	\$205.85	\$225.61	\$241.10	\$281.98	
52 52	\$143.54	\$178.69	\$197.30 \$204.63	\$213.86 \$221.85	\$234.36	\$250.47	\$292.95	
53 54	\$148.91 \$154.28	\$185.35 \$103.06			\$243.10 \$251.85	\$259.82	\$303.87	
55	\$154.26 \$159.61	\$192.06 \$198.70	\$212.00 \$219.35	\$229.82 \$237.83	\$260.62	\$269.12 \$278.53	\$314.80 \$325.77	
56	\$168.22	\$209.41	\$231.12	\$250.60	\$274.62	\$293.50	\$343.30	
57	\$176.83	\$220.10	\$242.91	\$263.42	\$288.69	\$308.52	\$360.84	
58	\$185.38	\$230.81	\$254.67	\$276.22	\$302.69	\$323.51	\$378.40	
59	\$193.99	\$241.50	\$266.42	\$289.03	\$316.71	\$338.53	\$395.93	
60	\$202.59	\$252.20	\$278.21	\$301.80	\$330.77	\$353.48	\$413.44	
61	\$218.32	\$271.76	\$299.90	\$325.23	\$356.43	\$380.93	\$445.52	
62	\$234.03	\$291.35	\$321.58	\$348.65	\$382.07	\$408.32	\$477.58	
63	\$249.72	\$310.86	\$343.25	\$372.03	\$407.74	\$435.73	\$509.65	
64	\$265.42	\$330.44	\$364.94	\$395.44	\$433.34	\$463.16	\$541.67	
65	\$281.13	\$350.00	\$386.59	\$418.83	\$458.98	\$490.57	\$573.76	
66	\$309.37	\$385.16	\$425.32	\$460.90	\$505.11	\$539.85	\$631.38	
67	\$337.62	\$420.31	\$464.01	\$503.02	\$551.20	\$589.13	\$689.02	
68	\$365.87	\$455.47	\$502.72	\$545.05	\$597.32	\$638.40	\$746.65	
69	\$394.10	\$490.61	\$541.42	\$587.12	\$643.43	\$687.67	\$804.29	
70	\$422.33	\$525.77	\$580.14	\$629.22	\$689.54	\$736.95	\$861.92	
71	\$475.41	\$591.81	\$652.99	\$708.24	\$776.17	\$829.51	\$970.21	
72	\$528.46	\$657.87	\$725.87	\$787.29	\$862.77	\$922.07	\$1,078.46	
73	\$581.49	\$723.91	\$798.73	\$866.31	\$949.38	\$1,014.66	\$1,186.73	
74	\$634.54	\$789.94	\$871.60	\$945.37	\$1,036.01	\$1,107.21	\$1,294.97	
75	\$687.59	\$855.99	\$944.45	\$1,024.39	\$1,122.62	\$1,199.78	\$1,403.27	
76	\$768.21	\$956.34	\$1,054.94	\$1,144.49	\$1,254.23	\$1,340.44	\$1,567.76	
77	\$848.79	\$1,056.67	\$1,165.42	\$1,264.55	\$1,385.82	\$1,481.09	\$1,732.28	
78	\$929.42	\$1,157.05	\$1,275.95	\$1,384.64	\$1,517.45	\$1,621.76	\$1,896.79	
79	\$1,010.03	\$1,257.37	\$1,386.42	\$1,504.73	\$1,649.02	\$1,762.40	\$2,061.27	
80 81	\$1,090.65 \$1,221.51	\$1,357.76 \$1,520.66	\$1,496.92 \$1,676.55	\$1,624.81 \$1,819.81	\$1,780.63 \$1,994.35	\$1,903.09 \$2,131.46	\$2,225.83 \$2,492.89	
82		\$1,683.61	\$1,856.19	\$2,014.79			\$2,760.00	
83	\$1,352.39 \$1,483.27	\$1,846.54	\$2,035.82	\$2,209.76	\$2,207.98 \$2,421.67	\$2,359.79 \$2,588.19	\$3,027.10	
84	\$1,614.18	\$2,009.44	\$2,215.48	\$2,404.77	\$2,635.36	\$2,816.51	\$3,294.18	
85	\$1,745.02	\$2,172.38	\$2,395.06	\$2,599.77	\$2,849.02	\$3,044.91	\$3,561.29	
86	\$1,989.34	\$2,476.48	\$2,730.38	\$2,963.72	\$3,247.88	\$3,471.19	\$4,059.85	
87	\$2,233.61	\$2,780.66	\$3,065.71	\$3,327.67	\$3,646.75	\$3,897.47	\$4,558.46	
88	\$2,477.95	\$3,084.78	\$3,401.03	\$3,691.63	\$4,045.62	\$4,323.77	\$5,057.02	
89	\$2,722.27	\$3,388.94	\$3,736.34	\$4,055.58	\$4,444.50	\$4,750.04	\$5,555.59	
90	\$2,966.54	\$3,693.06	\$4,071.63	\$4,419.55	\$4,843.36	\$5,176.31	\$6,054.20	
91	\$3,210.84	\$3,997.19	\$4,406.96	\$4,783.52	\$5,242.22	\$5,602.59	\$6,552.74	
92	\$3,455.12	\$4,301.31	\$4,742.27	\$5,147.47	\$5,641.09	\$6,028.90	\$7,051.34	
93	\$3,699.49	\$4,605.44	\$5,077.58	\$5,511.42	\$6,039.93	\$6,455.18	\$7,549.93	
94	\$3,943.76	\$4,909.58	\$5,412.87	\$5,875.41	\$6,438.81	\$6,881.46	\$8,048.47	
95	\$4,188.06	\$5,213.72	\$5,748.19	\$6,239.36	\$6,837.65	\$7,307.76	\$8,547.08	
96	\$4,502.17	\$5,604.76	\$6,179.35	\$6,707.35	\$7,350.49	\$7,855.83	\$9,188.13	
97	\$4,816.28	\$5,995.79	\$6,610.41	\$7,175.28	\$7,863.31	\$8,403.92	\$9,829.14	
98	\$5,130.40	\$6,386.82	\$7,041.55	\$7,643.20	\$8,376.14	\$8,951.99	\$10,470.19	
99	\$5,444.48	\$6,777.84	\$7,472.66	\$8,111.18	\$8,888.97	\$9,500.07	\$11,111.20	

Policy Form Series: LTC-VAL									
	Value								
\$10 Annual Rates with 33 % increase 100 Day Elimination Period									
			50% Ho	me Care					
No Inflation									
Age	2 Year	3 year	4 year	5 year	6 year	7 years	Lifetime		
30	\$35.94	\$44.78	\$49.97	\$53.60	\$58.72	\$62.75	\$73.42		
31	\$36.40	\$45.33	\$50.59	\$54.24	\$59.44	\$63.52	\$74.31		
32	\$36.87	\$45.87 \$46.43	\$51.22	\$54.89	\$60.16	\$64.29	\$75.20 \$76.13		
33 34	\$37.28 \$37.75	\$46.43 \$46.99	\$51.82 \$52.46	\$55.57 \$56.23	\$60.89 \$61.63	\$65.09 \$65.86	\$76.12 \$77.01		
34 35	\$37.75 \$38.20	\$46.99 \$47.53	\$52.46 \$53.07	\$56.88	\$61.63 \$62.35	\$66.63	\$77.01 \$77.94		
36	\$38.62	\$48.09	\$53.69	\$57.55	\$63.07	\$67.42	\$78.83		
37	\$39.08	\$48.62	\$54.32	\$58.23	\$63.79	\$68.18	\$79.75		
38	\$39.53	\$49.21	\$54.90	\$58.88	\$64.53	\$68.95	\$80.65		
39	\$39.95	\$49.73	\$55.53	\$59.53	\$65.25	\$69.73	\$81.57		
40	\$40.41	\$50.30	\$56.15	\$60.22	\$65.97	\$70.52	\$82.46		
41	\$41.20	\$51.32	\$57.27	\$61.42	\$67.30	\$71.93	\$84.14		
42	\$42.04	\$52.35	\$58.39	\$62.64	\$68.64	\$73.35	\$85.80		
43 44	\$42.84	\$53.36 \$54.37	\$59.48	\$63.85	\$69.97	\$74.79 \$76.24	\$87.46		
45	\$43.68 \$44.50	\$54.37 \$55.38	\$60.59 \$61.74	\$65.05 \$66.29	\$71.31 \$72.64	\$76.21 \$77.63	\$89.14 \$90.80		
46	\$45.62	\$56.82	\$63.27	\$68.00	\$74.51	\$79.64	\$93.14		
47	\$46.79	\$58.24	\$64.81	\$69.69	\$76.38	\$81.62	\$95.49		
48	\$47.95	\$59.66	\$66.38	\$71.41	\$78.23	\$83.62	\$97.81		
49	\$49.06	\$61.10	\$67.92	\$73.10	\$80.12	\$85.63	\$100.15		
50	\$50.21	\$62.51	\$69.51	\$74.80	\$81.98	\$87.62	\$102.48		
51	\$52.38	\$65.20	\$72.49	\$78.04	\$85.52	\$91.38	\$106.88		
52	\$54.52	\$67.90	\$75.49	\$81.24	\$89.04	\$95.17	\$111.31		
53	\$56.71	\$70.57	\$78.51	\$84.48	\$92.57	\$98.94	\$115.71		
54 55	\$58.87 \$61.02	\$73.27 \$75.06	\$81.49	\$87.69	\$96.08 \$99.60	\$102.72 \$106.47	\$120.11 \$124.51		
55 56	\$65.18	\$75.96 \$81.13	\$84.49 \$90.23	\$90.91 \$97.10	\$106.43	\$113.73	\$133.01		
57	\$69.33	\$86.34	\$95.92	\$103.31	\$113.21	\$121.00	\$141.51		
58	\$73.48	\$91.52	\$101.61	\$109.49	\$120.01	\$128.25	\$150.00		
59	\$77.65	\$96.69	\$107.33	\$115.68	\$126.79	\$135.50	\$158.48		
60	\$81.81	\$101.85	\$113.02	\$121.88	\$133.59	\$142.76	\$166.97		
61	\$91.18	\$113.50	\$126.06	\$135.85	\$148.89	\$159.09	\$186.08		
62	\$100.56	\$125.18	\$139.06	\$149.80	\$164.20	\$175.47	\$205.23		
63	\$109.94	\$136.84	\$152.07	\$163.76	\$179.48	\$191.83	\$224.34		
64	\$119.30	\$148.52	\$165.09	\$177.73	\$194.78	\$208.17	\$243.46		
65 66	\$128.69 \$147.06	\$160.19 \$183.06	\$178.09 \$203.32	\$191.69 \$219.08	\$210.09 \$240.07	\$224.53 \$256.61	\$262.57 \$300.10		
67	\$165.44	\$205.95	\$228.57	\$246.45	\$270.07	\$288.65	\$337.62		
68	\$183.79	\$228.84	\$253.83	\$273.85	\$300.10	\$320.73	\$375.11		
69	\$202.16	\$251.69	\$279.06	\$301.19	\$330.08	\$352.80	\$412.62		
70	\$220.57	\$274.58	\$304.29	\$328.59	\$360.08	\$384.86	\$450.14		
71	\$256.73	\$319.63	\$354.06	\$382.49	\$419.18	\$447.98	\$523.97		
72	\$292.92	\$364.63	\$403.81	\$436.40	\$478.23	\$511.11	\$597.80		
73	\$329.10	\$409.68	\$453.61	\$490.28	\$537.31	\$574.24	\$671.60		
74	\$365.26	\$454.73	\$503.38	\$544.17	\$596.36	\$637.35	\$745.43		
75 76	\$401.46 \$461.83	\$499.77 \$574.05	\$553.17 \$636.03	\$598.09 \$688.05	\$655.41 \$754.03	\$700.48	\$819.25 \$942.54		
76	\$461.83 \$522.26	\$574.95 \$650.14	\$718.90	\$778.05	\$754.03 \$852.65	\$805.89 \$911.26	\$1,065.81		
78	\$582.67	\$725.36	\$801.78	\$868.05	\$951.28	\$1,016.68	\$1,189.09		
79	\$643.06	\$800.54	\$884.65	\$958.05	\$1,049.90	\$1,122.05	\$1,312.38		
80	\$703.45	\$875.73	\$967.52	\$1,048.01	\$1,148.51	\$1,227.47	\$1,435.63		
81	\$787.88	\$980.84	\$1,083.63	\$1,173.76	\$1,286.32	\$1,374.77	\$1,607.90		
82	\$872.29	\$1,085.92	\$1,199.74	\$1,299.54	\$1,424.14	\$1,522.08	\$1,780.18		
83	\$956.71	\$1,191.00	\$1,315.85	\$1,425.29	\$1,561.98	\$1,669.35	\$1,952.47		
84	\$1,041.12	\$1,296.10	\$1,431.93	\$1,551.06	\$1,699.81	\$1,816.65	\$2,124.74		
85	\$1,125.55	\$1,401.18	\$1,548.05 \$4,764.76	\$1,676.84	\$1,837.62	\$1,963.96	\$2,297.02		
86 87	\$1,283.10 \$1,440.70	\$1,597.36 \$1,793.51	\$1,764.76 \$1,981.49	\$1,911.56 \$2,146.33	\$2,094.86 \$2,352.13	\$2,238.88 \$2,513.86	\$2,618.58 \$2,940.18		
88	\$1,598.26	\$1,989.67	\$2,198.20	\$2,381.09	\$2,609.43	\$2,788.80	\$3,261.76		
89	\$1,755.84	\$2,185.83	\$2,414.96	\$2,615.84	\$2,866.68	\$3,063.75	\$3,583.34		
90	\$1,913.42	\$2,382.00	\$2,631.67	\$2,850.59	\$3,123.94	\$3,338.70	\$3,904.92		
91	\$2,070.98	\$2,578.17	\$2,848.39	\$3,085.36	\$3,381.21	\$3,613.66	\$4,226.50		
92	\$2,228.56	\$2,774.34	\$3,065.12	\$3,320.09	\$3,638.48	\$3,888.60	\$4,548.09		
93	\$2,386.13	\$2,970.50	\$3,281.85	\$3,554.86	\$3,895.74	\$4,163.57	\$4,869.66		
94	\$2,543.70	\$3,166.68	\$3,498.59	\$3,789.62	\$4,153.00	\$4,438.50	\$5,191.24		
95	\$2,701.28	\$3,362.83	\$3,715.32	\$4,024.34	\$4,410.25	\$4,713.48	\$5,512.84		
96 97	\$2,903.90 \$3,106.48	\$3,615.03	\$3,993.96 \$4,272.63	\$4,326.18	\$4,741.01 \$5,071.82	\$5,066.98 \$5,420.40	\$5,926.29 \$6,330.76		
97 98	\$3,106.48 \$3,309.08	\$3,867.25 \$4,119.46	\$4,272.63 \$4,551.26	\$4,628.01 \$4,929.83	\$5,071.82 \$5,402.59	\$5,420.49 \$5,774.01	\$6,339.76 \$6,753.21		
98	\$3,309.08 \$3,511.68	\$4,119.46 \$4,371.67	\$4,551.26 \$4,829.91	\$4,929.83 \$5,231.67	\$5,402.59 \$5,733.34	\$5,774.01 \$6,127.52	\$6,753.21 \$7,166.68		
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Policy Form Series: LTC-VAL									
	Value \$10 Annual Rates with 33 % increase								
	100 Day Elimination Period								
				me Care					
5% Simple Inflation Rider									
Age	2 Year	3 year	4 year	5 year	6 year	7 years	Lifetime		
30	\$57.51	\$71.66	\$79.34	\$85.75	\$93.97	\$100.40	\$117.46		
31	\$58.25	\$72.53	\$80.30	\$86.79	\$95.10	\$101.65	\$118.87		
32	\$58.97	\$73.39	\$81.30	\$87.83	\$96.28	\$102.89	\$120.31		
33 34	\$59.68 \$60.39	\$74.29 \$75.16	\$82.25 \$83.26	\$88.91 \$89.97	\$97.44 \$98.58	\$104.13 \$105.37	\$121.79 \$123.23		
35	\$61.09	\$76.07	\$84.22	\$91.03	\$99.76	\$106.60	\$124.69		
36	\$61.82	\$76.95	\$85.22	\$92.09	\$100.90	\$107.85	\$126.15		
37	\$62.53	\$77.83	\$86.21	\$93.16	\$102.08	\$109.09	\$127.60		
38	\$63.24	\$78.72	\$87.15	\$94.20	\$103.23	\$110.34	\$129.02		
39	\$63.92	\$79.59	\$88.17	\$95.27	\$104.41	\$111.56	\$130.50		
40	\$64.66	\$80.46	\$89.12	\$96.34	\$105.55	\$112.83	\$131.94		
41 42	\$66.35 \$68.12	\$82.61	\$91.52 \$93.90	\$98.87 \$101.45	\$108.37 \$111.19	\$115.82 \$118.82	\$135.46 \$139.07		
43	\$69.83	\$84.80 \$86.94	\$96.25	\$104.04	\$114.02	\$121.85	\$138.97 \$142.51		
44	\$71.54	\$89.07	\$98.63	\$106.60	\$116.82	\$124.87	\$146.04		
45	\$73.29	\$91.21	\$101.01	\$109.20	\$119.64	\$127.88	\$149.53		
46	\$75.60	\$94.14	\$104.23	\$112.63	\$123.44	\$131.91	\$154.29		
47	\$77.93	\$97.02	\$107.42	\$116.11	\$127.23	\$135.98	\$159.04		
48	\$80.26	\$99.91	\$110.68	\$119.58	\$131.00	\$140.03	\$163.78		
49 50	\$82.58	\$102.82 \$105.70	\$113.88 \$117.12	\$123.03	\$134.84 \$139.61	\$144.11	\$168.54 \$173.36		
50 51	\$84.90 \$88.94	\$105.70 \$110.75	\$117.12 \$122.63	\$126.50 \$132.53	\$138.61 \$145.24	\$148.14 \$155.19	\$173.26 \$181.55		
52	\$92.98	\$115.78	\$128.14	\$138.54	\$151.84	\$162.30	\$189.81		
53	\$97.04	\$120.82	\$133.67	\$144.60	\$158.46	\$169.34	\$198.06		
54	\$101.14	\$125.86	\$139.21	\$150.63	\$165.04	\$176.43	\$206.32		
55	\$105.16	\$130.92	\$144.73	\$156.67	\$171.65	\$183.48	\$214.59		
56	\$112.04	\$139.48	\$154.18	\$166.93	\$182.94	\$195.54	\$228.68		
57	\$118.95	\$148.11	\$163.64	\$177.23	\$194.22	\$207.56	\$242.75		
58 59	\$125.84 \$132.74	\$156.70 \$165.26	\$173.06 \$182.53	\$187.51 \$197.78	\$205.49 \$216.78	\$219.61 \$231.65	\$256.85 \$270.92		
60	\$139.67	\$173.84	\$191.96	\$208.05	\$228.01	\$243.69	\$285.02		
61	\$152.92	\$190.33	\$210.33	\$227.79	\$249.66	\$266.82	\$312.08		
62	\$166.17	\$206.88	\$228.69	\$247.56	\$271.32	\$289.97	\$339.13		
63	\$179.46	\$223.37	\$247.03	\$267.29	\$292.96	\$313.10	\$366.17		
64	\$192.66	\$239.88	\$265.37	\$287.07	\$314.57	\$336.22	\$393.23		
65	\$205.95	\$256.40	\$283.72	\$306.81	\$336.24	\$359.37	\$420.28		
66 67	\$230.00 \$254.04	\$286.31 \$316.26	\$316.66 \$349.61	\$342.62 \$378.44	\$375.49 \$414.73	\$401.31 \$443.24	\$469.37 \$518.43		
68	\$278.09	\$346.21	\$382.56	\$414.31	\$454.01	\$485.21	\$567.52		
69	\$302.12	\$376.11	\$415.52	\$450.10	\$493.26	\$527.18	\$616.59		
70	\$326.17	\$406.04	\$448.48	\$485.93	\$532.51	\$569.13	\$665.63		
71	\$371.66	\$462.71	\$511.01	\$553.73	\$606.84	\$648.52	\$758.52		
72	\$417.20	\$519.35	\$573.57	\$621.54	\$681.13	\$727.94	\$851.40		
73 74	\$462.70 \$508.21	\$576.01 \$632.67	\$636.14 \$698.72	\$689.33 \$757.13	\$755.43 \$829.75	\$807.39 \$886.79	\$944.29 \$1.037.19		
75	\$553.73	\$689.35	\$761.29	\$824.96	\$904.01	\$966.19	\$1,037.18 \$1,130.02		
76	\$623.65	\$776.37	\$857.14	\$929.10	\$1,018.19	\$1,088.22	\$1,272.74		
77	\$693.56	\$863.38	\$953.03	\$1,033.26	\$1,132.35	\$1,210.19	\$1,415.44		
78	\$763.48	\$950.48	\$1,048.92	\$1,137.44	\$1,246.49	\$1,332.20	\$1,558.14		
79	\$833.40	\$1,037.48	\$1,144.80	\$1,241.63	\$1,360.65	\$1,454.18	\$1,700.85		
80	\$903.32	\$1,124.55	\$1,240.69	\$1,345.76	\$1,474.83	\$1,576.21	\$1,843.54		
81 82	\$1,011.73 \$1,120.12	\$1,259.49 \$1,394.43	\$1,389.57 \$1,538.46	\$1,507.26 \$1,668.76	\$1,651.78 \$1,828.75	\$1,765.36 \$1,954.50	\$2,064.74 \$2,285.95		
83	\$1,228.54	\$1,529.35	\$1,687.33	\$1,830.22	\$2,005.73	\$2,143.65	\$2,507.17		
84	\$1,336.91	\$1,664.32	\$1,836.21	\$1,991.73	\$2,182.73	\$2,332.78	\$2,728.40		
85	\$1,445.32	\$1,799.28	\$1,985.09	\$2,153.23	\$2,359.68	\$2,521.93	\$2,949.62		
86	\$1,647.65	\$2,051.18	\$2,263.00	\$2,454.68	\$2,690.02	\$2,874.98	\$3,362.56		
87	\$1,850.01	\$2,303.05	\$2,540.91	\$2,756.14	\$3,020.40	\$3,228.07	\$3,775.51		
88	\$2,052.34	\$2,554.95	\$2,818.82	\$3,057.57	\$3,350.79	\$3,581.13	\$4,188.45 \$4,601.43		
89 90	\$2,254.68 \$2,457.03	\$2,806.85 \$3,058.76	\$3,096.76 \$3,374.66	\$3,359.03 \$3,660.49	\$3,681.12 \$4,011.48	\$3,934.21 \$4,287.27	\$4,601.43 \$5,014.33		
91	\$2,659.36	\$3,310.65	\$3,652.56	\$3,961.94	\$4,011.46 \$4,341.84	\$4,640.34	\$5,014.33 \$5,427.30		
92	\$2,861.71	\$3,562.54	\$3,930.47	\$4,263.35	\$4,672.20	\$4,993.42	\$5,840.26		
93	\$3,064.08	\$3,814.45	\$4,208.39	\$4,564.82	\$5,002.55	\$5,346.47	\$6,253.21		
94	\$3,266.38	\$4,066.36	\$4,486.33	\$4,866.27	\$5,332.92	\$5,699.53	\$6,666.12		
95	\$3,468.77	\$4,318.25	\$4,764.21	\$5,167.71	\$5,663.26	\$6,052.60	\$7,079.09		
96	\$3,728.94	\$4,642.08	\$5,121.53	\$5,555.29	\$6,088.01	\$6,506.56	\$7,610.02		
97 98	\$3,989.07 \$4,249.22	\$4,965.99 \$5,289.86	\$5,478.89 \$5,836.17	\$5,942.87 \$6,330.45	\$6,512.76 \$6,937.52	\$6,960.50 \$7,414.46	\$8,140.94 \$8,671.87		
98	\$4,249.22 \$4,509.41	\$5,289.86 \$5,613.70	\$5,836.17 \$6,193.51	\$6,330.45 \$6,718.04	\$6,937.52 \$7,362.23	\$7,414.46 \$7,868.41	\$9,202.79		
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Policy Form Series: LTC-VAL									
Value									
\$10 Annual Rates with 33 % increase									
100 Day Elimination Period 50% Home Care									
			5% Compound	d Inflation Rider					
Age	2 Year	3 year	4 year	5 year	6 voor	7 years	Lifetime		
Age	Z Teal	3 year	4 year	3 year	6 year	7 years	Liletime		
30	\$78.38	\$97.61	\$107.88	\$116.80	\$127.99	\$136.79	\$160.00		
31	\$79.36	\$98.80	\$109.19	\$118.24	\$129.57	\$138.47	\$161.96		
32	\$80.33	\$99.99	\$110.56	\$119.66	\$131.13	\$140.15	\$163.94		
33	\$81.26	\$101.20	\$111.86	\$121.10	\$132.72	\$141.86	\$165.92		
34	\$82.28	\$102.44	\$113.20	\$122.56	\$134.31	\$143.56	\$167.89		
35	\$83.23	\$103.63	\$114.54	\$124.01	\$135.90	\$145.25	\$169.88		
36	\$84.20	\$104.81	\$115.87	\$125.45	\$137.47	\$146.91	\$171.85		
37	\$85.18	\$106.01	\$117.22	\$126.91	\$139.04	\$148.62	\$173.82		
38	\$86.15	\$107.24	\$118.51	\$128.33	\$140.65	\$150.32	\$175.80		
39 40	\$87.13 \$88.08	\$108.45 \$109.66	\$119.86 \$121.19	\$129.81 \$131.24	\$142.23 \$143.80	\$151.99 \$153.72	\$177.80 \$179.75		
41	\$90.38	\$109.00	\$121.19	\$131.24	\$147.61	\$155.72 \$157.73	\$184.50		
42	\$92.73	\$115.46	\$127.59	\$138.13	\$151.39	\$161.82	\$189.23		
43	\$95.04	\$118.34	\$130.75	\$141.60	\$155.20	\$165.86	\$194.01		
44	\$97.39	\$121.22	\$133.94	\$145.04	\$159.00	\$169.92	\$198.76		
45	\$99.72	\$124.10	\$137.16	\$148.55	\$162.79	\$173.96	\$203.48		
46	\$102.49	\$127.59	\$140.97	\$152.67	\$167.32	\$178.83	\$209.17		
47	\$105.28	\$131.03	\$144.77	\$156.82	\$171.83	\$183.67	\$214.80		
48	\$108.07	\$134.49	\$148.60	\$160.96	\$176.38	\$188.54	\$220.48		
49	\$110.83	\$137.96	\$152.40	\$165.10	\$180.93	\$193.36	\$226.17		
50	\$113.60	\$141.43	\$156.25	\$169.22	\$185.47	\$198.22	\$231.82		
51	\$118.16	\$147.14	\$162.49	\$176.06	\$192.94	\$206.19	\$241.13		
52 53	\$122.74 \$127.35	\$152.82 \$158.50	\$168.75	\$182.85	\$200.41 \$207.87	\$214.18 \$222.18	\$250.53 \$259.84		
54	\$127.33 \$131.94	\$164.22	\$175.01 \$181.27	\$189.71 \$196.51	\$207.87 \$215.33	\$230.16	\$269.18		
55	\$136.48	\$169.90	\$187.53	\$203.32	\$222.81	\$238.15	\$278.52		
56	\$143.81	\$179.03	\$197.61	\$214.25	\$234.83	\$250.96	\$293.49		
57	\$151.14	\$188.16	\$207.71	\$225.19	\$246.80	\$263.76	\$308.48		
58	\$158.48	\$197.32	\$217.77	\$236.12	\$258.77	\$276.55	\$323.46		
59	\$165.83	\$206.44	\$227.88	\$247.04	\$270.75	\$289.33	\$338.42		
60	\$173.17	\$215.58	\$237.92	\$257.97	\$282.72	\$302.17	\$353.40		
61	\$186.67	\$232.38	\$256.60	\$278.12	\$304.79	\$325.71	\$380.96		
62	\$200.16	\$249.20	\$275.25	\$298.23	\$326.83	\$349.30	\$408.55		
63	\$213.73	\$266.04	\$293.89	\$318.33	\$348.88	\$372.90	\$436.13		
64 65	\$227.22 \$240.73	\$282.85 \$299.68	\$312.49 \$331.15	\$338.51 \$358.63	\$370.95 \$393.02	\$396.47 \$420.04	\$463.69 \$491.25		
66	\$265.00	\$329.92	\$364.42	\$394.81	\$432.65	\$462.41	\$540.83		
67	\$289.32	\$360.12	\$397.72	\$430.97	\$472.30	\$504.76	\$590.40		
68	\$313.56	\$390.38	\$431.01	\$467.18	\$511.94	\$547.12	\$639.91		
69	\$337.83	\$420.57	\$464.28	\$503.32	\$551.58	\$589.50	\$689.47		
70	\$362.14	\$450.81	\$497.59	\$539.49	\$591.21	\$631.85	\$739.04		
71	\$407.74	\$507.59	\$560.24	\$607.43	\$665.68	\$711.43	\$832.10		
72	\$453.33	\$564.36	\$622.89	\$675.40	\$740.13	\$791.02	\$925.17		
73	\$498.94	\$621.12	\$685.60	\$743.31	\$814.62	\$870.62	\$1,018.24		
74	\$544.52	\$677.92	\$748.26	\$811.25	\$889.04	\$950.18	\$1,111.30		
75 76	\$590.13 \$650.50	\$734.67 \$921.15	\$810.94	\$879.21 \$982.65	\$963.46 \$1.076.01	\$1,029.71 \$1,150.05	\$1,204.34 \$1,346.10		
76 77	\$659.59 \$729.09	\$821.15 \$907.60	\$906.18 \$1 001 42	\$982.65 \$1,086.17	\$1,076.91 \$1,190.30	\$1,150.95 \$1,272,12	04 407 00		
78	\$729.09 \$798.53	\$907.60 \$994.13	\$1,001.42 \$1,096.71	\$1,189.67	\$1,190.30 \$1,303.74	\$1,272.12 \$1,393.36	\$1,487.90 \$1,629.67		
79	\$868.00	\$1,080.56	\$1,191.93	\$1,293.14	\$1,417.14	\$1,514.56	\$1,771.44		
80	\$937.48	\$1,167.05	\$1,287.19	\$1,396.60	\$1,530.57	\$1,635.79	\$1,913.21		
81	\$1,049.96	\$1,307.12	\$1,441.67	\$1,564.21	\$1,714.19	\$1,832.05	\$2,142.79		
82	\$1,162.44	\$1,447.12	\$1,596.12	\$1,731.82	\$1,897.89	\$2,028.38	\$2,372.36		
83	\$1,274.95	\$1,587.15	\$1,750.60	\$1,899.40	\$2,081.56	\$2,224.66	\$2,601.94		
84	\$1,387.43	\$1,727.23	\$1,905.05	\$2,066.99	\$2,265.26	\$2,420.96	\$2,831.52		
85	\$1,499.96	\$1,867.27	\$2,059.51	\$2,234.63	\$2,448.89	\$2,617.26	\$3,061.11		
86 97	\$1,709.94 \$1,010.05	\$2,128.72	\$2,347.85 \$2,636.17	\$2,547.43	\$2,791.70 \$3,134.57	\$2,983.64	\$3,489.65		
87 88	\$1,919.95 \$2,129.91	\$2,390.11 \$2,651.54	\$2,636.17 \$2,924.51	\$2,860.30 \$3,173.12	\$3,134.57 \$3,477.41	\$3,350.06 \$3,716.49	\$3,918.21 \$4,346.75		
89	\$2,129.91	\$2,912.94	\$2,924.51 \$3,212.85	\$3,173.12 \$3,485.99	\$3,477.41 \$3,820.26	\$4,082.89	\$4,775.33		
90	\$2,549.92	\$3,174.39	\$3,501.18	\$3,798.84	\$4,163.11	\$4,449.30	\$5,203.88		
91	\$2,759.89	\$3,435.79	\$3,789.50	\$4,111.69	\$4,505.94	\$4,815.71	\$5,632.43		
92	\$2,969.85	\$3,697.20	\$4,077.81	\$4,424.52	\$4,848.79	\$5,182.14	\$6,061.00		
93	\$3,179.87	\$3,958.61	\$4,366.16	\$4,737.39	\$5,191.64	\$5,548.55	\$6,489.53		
94	\$3,389.83	\$4,220.05	\$4,654.51	\$5,050.21	\$5,534.47	\$5,914.96	\$6,918.09		
95	\$3,599.85	\$4,481.47	\$4,942.86	\$5,363.04	\$5,877.31	\$6,281.38	\$7,346.64		
96	\$3,869.87	\$4,817.56	\$5,313.53	\$5,765.27	\$6,318.10	\$6,752.49	\$7,897.62		
97	\$4,139.84	\$5,153.68	\$5,684.29	\$6,167.49	\$6,758.94	\$7,223.57	\$8,448.65		
98	\$4,409.83	\$5,489.79	\$6,054.98 \$6,435.67	\$6,569.73 \$6,071.05	\$7,199.71	\$7,694.70	\$8,999.66		
99	\$4,679.82	\$5,825.89	\$6,425.67	\$6,971.95	\$7,640.49	\$8,165.80	\$9,550.64		

Policy Form Series: LTC-VAL
Value with Indemnity
\$10 Annual Rates with 33 % increase
100 Day Elimination Period
100% Home Care
No Inflation

No Inflation								
Age	2 Year	3 year	4 year	5 year	6 year	7 years	Lifetime	
Age	2 1641	3 year	4 year	3 year	o year	r years	Lifetime	
30	\$52.45	\$65.29	\$72.58	\$78.14	\$85.63	\$91.53	\$107.05	
31	\$53.12 \$53.74	\$66.11	\$73.48	\$79.09	\$86.68	\$92.66	\$108.36	
32 33	\$53.74 \$54.39	\$66.91 \$67.71	\$74.36 \$75.27	\$80.08 \$81.04	\$87.76 \$88.83	\$93.77 \$94.91	\$109.71 \$111.01	
34	\$55.04	\$68.53	\$75.27 \$76.19	\$82.02	\$89.88	\$96.04	\$112.33	
35	\$55.70	\$69.34	\$77.06	\$82.98	\$90.90	\$97.18	\$113.68	
36	\$56.36	\$70.14	\$77.97	\$83.92	\$91.96	\$98.32	\$115.00	
37	\$56.99	\$70.94	\$78.89	\$84.89	\$93.03	\$99.45	\$116.29	
38	\$57.64	\$71.74	\$79.75	\$85.88	\$94.11	\$100.58	\$117.63	
39	\$58.27	\$72.57	\$80.67	\$86.84	\$95.17	\$101.69	\$118.94	
40	\$58.96	\$73.35	\$81.56	\$87.80	\$96.22	\$102.84	\$120.27	
41 42	\$60.09 \$61.26	\$74.84 \$76.27	\$83.18 \$84.76	\$89.53 \$91.27	\$98.14 \$100.02	\$104.86 \$106.90	\$122.65 \$125.05	
43	\$62.44	\$77.72	\$86.39	\$93.00	\$101.96	\$108.96	\$127.43	
44	\$63.60	\$79.18	\$87.98	\$94.75	\$103.83	\$110.99	\$129.81	
45	\$64.76	\$80.64	\$89.58	\$96.49	\$105.73	\$113.01	\$132.19	
46	\$66.48	\$82.75	\$91.92	\$99.04	\$108.54	\$116.01	\$135.66	
47	\$68.19	\$84.88	\$94.25	\$101.58	\$111.31	\$118.95	\$139.15	
48	\$69.90	\$87.01	\$96.58	\$104.12	\$114.10	\$121.93	\$142.63	
49	\$71.60	\$89.14	\$98.91	\$106.65	\$116.90	\$124.93	\$146.11	
50 51	\$73.31	\$91.26	\$101.27 \$105.64	\$109.20 \$113.04	\$119.68 \$124.84	\$127.89 \$123.42	\$149.58 \$156.06	
51 52	\$76.48 \$79.64	\$95.20 \$99.16	\$105.64 \$110.04	\$113.94 \$118.65	\$124.84 \$130.04	\$133.42 \$138.93	\$156.06 \$162.50	
53	\$82.82	\$103.08	\$114.43	\$123.33	\$135.19	\$144.49	\$168.99	
54	\$85.97	\$107.00	\$118.86	\$128.05	\$140.35	\$149.98	\$175.43	
55	\$90.08	\$112.17	\$124.58	\$134.22	\$147.07	\$157.21	\$183.85	
56	\$96.25	\$119.85	\$133.02	\$143.40	\$157.18	\$167.93	\$196.47	
57	\$102.45	\$127.54	\$141.41	\$152.61	\$167.22	\$178.72	\$209.05	
58	\$108.61	\$135.23	\$149.83	\$161.80	\$177.32	\$189.49	\$221.64	
59	\$114.79	\$142.88	\$158.27	\$171.00	\$187.40	\$200.27	\$234.23	
60 61	\$120.95 \$134.59	\$150.55 \$167.55	\$166.71 \$185.65	\$180.19	\$197.46 \$219.75	\$211.05 \$234.87	\$246.84 \$274.68	
62	\$148.24	\$184.54	\$204.58	\$200.51 \$220.81	\$242.01	\$258.63	\$302.48	
63	\$161.85	\$201.49	\$223.52	\$241.13	\$264.29	\$282.44	\$330.33	
64	\$175.51	\$218.51	\$242.49	\$261.44	\$286.54	\$306.22	\$358.19	
65	\$193.15	\$240.47	\$267.00	\$287.77	\$315.38	\$337.07	\$394.22	
66	\$220.51	\$274.54	\$304.57	\$328.55	\$360.06	\$384.80	\$450.07	
67	\$247.91	\$308.60	\$342.09	\$369.31	\$404.73	\$432.58	\$505.91	
68	\$275.30	\$342.71	\$379.62	\$410.09	\$449.42	\$480.34	\$561.80	
69 70	\$302.66 \$330.02	\$376.76 \$410.84	\$417.21 \$454.75	\$450.88 \$404.65	\$494.12	\$528.06 \$575.82	\$617.62	
70	\$383.87	\$477.87	\$528.83	\$491.65 \$571.88	\$538.80 \$626.72	\$669.83	\$673.49 \$783.41	
72	\$437.73	\$544.92	\$602.86	\$652.12	\$714.64	\$763.81	\$893.32	
73	\$491.58	\$611.97	\$676.94	\$732.38	\$802.59	\$857.78	\$1,003.22	
74	\$545.44	\$679.04	\$751.00	\$812.60	\$890.52	\$951.75	\$1,113.15	
75	\$605.55	\$753.83	\$833.67	\$902.14	\$988.65	\$1,056.62	\$1,235.84	
76	\$696.19	\$866.69	\$957.91	\$1,037.17	\$1,136.64	\$1,214.78	\$1,420.79	
77	\$786.86	\$979.53	\$1,082.18	\$1,172.25	\$1,284.64	\$1,372.96	\$1,605.80	
78 70	\$877.50	\$1,092.40	\$1,206.43	\$1,307.28	\$1,432.61	\$1,531.12	\$1,790.76 \$1,075.76	
79 80	\$968.13 \$1,058.76	\$1,205.23 \$1,318.06	\$1,330.69 \$1,454.91	\$1,442.30 \$1,577.37	\$1,580.64 \$1,728.60	\$1,689.29 \$1,847.48	\$1,975.76 \$2,160.77	
81	\$1,185.83	\$1,476.23	\$1,629.51	\$1,766.62	\$1,936.06	\$2,069.15	\$2,420.06	
82	\$1,312.88	\$1,634.40	\$1,804.10	\$1,955.92	\$2,143.50	\$2,290.82	\$2,679.33	
83	\$1,439.95	\$1,792.55	\$1,978.68	\$2,145.21	\$2,350.90	\$2,512.52	\$2,938.65	
84	\$1,566.98	\$1,950.74	\$2,153.30	\$2,334.48	\$2,558.32	\$2,734.23	\$3,197.92	
85	\$1,694.03	\$2,108.90	\$2,327.87	\$2,523.75	\$2,765.77	\$2,955.95	\$3,457.22	
86	\$1,931.21	\$2,404.14	\$2,653.78	\$2,877.11	\$3,152.99	\$3,369.75	\$3,941.26	
87	\$2,168.34	\$2,699.41	\$2,979.67	\$3,230.44	\$3,540.18	\$3,783.58	\$4,425.27	
88 89	\$2,405.56 \$2,642.69	\$2,994.64 \$3,289.87	\$3,305.57 \$3,631.48	\$3,583.75 \$3,937.10	\$3,927.41 \$4,314.61	\$4,197.39 \$4,611.25	\$4,909.28 \$5,393.24	
90	\$2,879.86	\$3,585.13	\$3,957.39	\$4,290.39	\$4,701.81	\$5,025.08	\$5,877.27	
91	\$3,117.02	\$3,880.38	\$4,283.31	\$4,643.74	\$5,089.03	\$5,438.90	\$6,361.27	
92	\$3,354.20	\$4,175.62	\$4,609.19	\$4,997.05	\$5,476.23	\$5,852.74	\$6,845.30	
93	\$3,591.34	\$4,470.85	\$4,935.11	\$5,350.41	\$5,863.44	\$6,266.55	\$7,329.32	
94	\$3,828.52	\$4,766.14	\$5,261.02	\$5,703.70	\$6,250.64	\$6,680.38	\$7,813.34	
95	\$4,065.69	\$5,061.39	\$5,586.92	\$6,057.07	\$6,637.87	\$7,094.22	\$8,297.34	
96 07	\$4,370.60	\$5,440.97	\$6,005.90	\$6,511.31	\$7,135.72	\$7,626.29	\$8,919.65	
97 98	\$4,675.54 \$4,980.45	\$5,820.58 \$6,200.21	\$6,424.94 \$6,843.96	\$6,965.61 \$7,419.89	\$7,633.52 \$8,131.38	\$8,158.35 \$8,690.41	\$9,541.91 \$10,164.24	
99	\$5,285.43	\$6,579.79	\$7,262.98	\$7,874.14	\$8,629.22	\$9,222.48	\$10,786.51	
	,	,		* ** ***		,	, .,	

Policy Form Series: LTC-VAL
Value with Indemnity
\$10 Annual Rates with 33 % increase
100 Day Elimination Period
100% Home Care
5% Simple Inflation Didor

### Age 2 Year 3 year 4 year 5 year 6 year 7 years Lifetime	100% Home Care								
30				o‰ Simpie li	mation Rider				
311	Age	2 Year	3 year	4 year	5 year	6 year	7 years	Lifetime	
322 \$87.59 \$109.02 \$120.63 \$130.46 \$143.01 \$152.80 \$178.74 \$380.68 \$110.34 \$122.05 \$132.05 \$144.69 \$150.46.68 \$100.34 \$380.68 \$111.64 \$123.58 \$133.59 \$144.69 \$150.64.68 \$100.34 \$380.68 \$111.64 \$123.58 \$133.59 \$144.69 \$150.64.68 \$100.83 \$183.05 \$350.74 \$112.95 \$112.95 \$124.99 \$135.00 \$148.14 \$185.33 \$185.33 \$185.19 \$36 \$30.80 \$151.62 \$122.01 \$12.04 \$135.00 \$148.03 \$163.03	30	\$85.49	\$106.39	\$117.69	\$127.34	\$139.51	\$149.10	\$174.36	
33						\$141.21			
344 \$89.08 \$111.64 \$123.08 \$133.59 \$146.45 \$166.49 \$183.05 \$183.05 \$36 \$391.83 \$114.27 \$124.99 \$135.20 \$149.87 \$180.18 \$181.05 \$36 \$391.83 \$114.27 \$124.99 \$136.20 \$149.87 \$180.18 \$181.05 \$37 \$82.85 \$115.60 \$127.91 \$138.32 \$151.61 \$182.03 \$149.50 \$38.33 \$163.88 \$191.65 \$39 \$394.06 \$116.20 \$119.20 \$139.20 \$141.40 \$150.03 \$140.20 \$191.50 \$39 \$394.06 \$116.20 \$119.20 \$130.00 \$141.40 \$150.03 \$167.20 \$201.19 \$40 \$80.04 \$119.57 \$132.27 \$143.00 \$156.77 \$167.64 \$150.05 \$101.99 \$40 \$80.04 \$119.57 \$132.27 \$143.07 \$156.77 \$167.64 \$150.05 \$102.04 \$201.19 \$42 \$101.18 \$122.96 \$139.27 \$150.06 \$116.20 \$103.33 \$100.05 \$201.19 \$42 \$101.18 \$122.95 \$132.27 \$143.07 \$156.72 \$176.46 \$200.44 \$44 \$100.25 \$132.22 \$142.78 \$144.09 \$150.33 \$180.05 \$21.44 \$44 \$100.25 \$132.22 \$142.78 \$144.09 \$150.33 \$180.05 \$21.44 \$44 \$100.25 \$132.22 \$142.78 \$144.09 \$150.33 \$180.05 \$21.45 \$44 \$102.50 \$135.27 \$150.66 \$150.20 \$44 \$110.20 \$130.20 \$130.20 \$130.20 \$130.20 \$130.20 \$130.20 \$10.20	32	\$87.59	\$109.02	\$120.63	\$130.46	\$143.01	\$152.80	\$178.74	
36 \$90.74 \$112.95 \$124.99 \$135.20 \$146.14 \$158.33 \$185.78 \$36.87 \$91.83 \$14.27 \$150.47 \$150.47 \$136.78 \$140.87 \$150.01 \$157.36 \$37 \$92.25 \$115.60 \$127.91 \$138.32 \$151.61 \$162.03 \$189.50 \$38 \$93.89 \$116.87 \$129.36 \$139.91 \$135.32 \$151.61 \$162.03 \$189.50 \$39 \$94.66 \$118.20 \$130.80 \$141.49 \$155.03 \$165.70 \$193.82 \$151.61 \$10.30 \$10.30 \$165.70 \$193.82 \$10.30 \$10.30 \$165.70 \$193.82 \$10.30 \$10.30 \$165.70 \$193.82 \$10.30 \$10.3	33	\$88.63	\$110.34	\$122.05	\$132.05	\$144.69	\$154.66	\$180.89	
36	34	\$89.68	\$111.64	\$123.58	\$133.58	\$146.45	\$156.49	\$183.05	
37 \$02.25 \$115.60 \$127.91 \$138.32 \$151.61 \$162.03 \$189.90 \$38 \$03.89 \$10.67 \$162.05 \$129.36 \$139.91 \$155.03 \$165.70 \$191.65 \$39 \$04.46 \$118.20 \$150.00 \$1414.40 \$155.03 \$165.70 \$193.82 \$195.64 \$195.67 \$130.27 \$148.87 \$156.03 \$165.70 \$193.82 \$195.65 \$119.67 \$195.65 \$172.03 \$201.19 \$195.05 \$101.18 \$96.86 \$122.74 \$135.77 \$148.87 \$160.95 \$172.03 \$201.19 \$201.19 \$155.03 \$101.80 \$125.95 \$130.27 \$148.87 \$160.95 \$172.03 \$201.19 \$125.95 \$150.88 \$150.88 \$172.03 \$201.19 \$125.95 \$130.27 \$130.27 \$150.88 \$160.25 \$177.66 \$165.12 \$177.66 \$165.12 \$177.66 \$160.25 \$132.29 \$146.29 \$146.29 \$160.33 \$100.36 \$211.64 \$160.25 \$132.29 \$146.29 \$165.32 \$177.67 \$189.92 \$222.10 \$160.25 \$144.29 \$160.25 \$177.67 \$189.92 \$222.10 \$160.25 \$144.29 \$150.30 \$12.30 \$12.30 \$100.88 \$121.00 \$139.81 \$155.47 \$146.76 \$167.32 \$177.67 \$189.92 \$222.10 \$202.01 \$	35	\$90.74	\$112.95	\$124.99	\$135.20	\$148.14	\$158.33	\$185.19	
38 \$33.89 \$116.87 \$129.36 \$139.91 \$155.33 \$153.88 \$191.65 \$30 \$30.95 \$141.40 \$360.04 \$119.57 \$130.80 \$141.40 \$155.03 \$155.03 \$165.77 \$167.54 \$195.85 \$41.40 \$360.04 \$119.57 \$130.27 \$140.07 \$156.77 \$167.54 \$195.85 \$10.10 \$12.50 \$10.10 \$15.50 \$150.05 \$172.03 \$201.19 \$42 \$101.18 \$125.95 \$139.27 \$150.06 \$160.05 \$172.03 \$201.19 \$42 \$101.18 \$125.95 \$139.27 \$150.06 \$160.55 \$172.03 \$201.19 \$43 \$100.06 \$211.64 \$100.25 \$132.29 \$144.276 \$154.24 \$160.25 \$132.29 \$144.276 \$154.24 \$160.25 \$132.29 \$144.276 \$154.24 \$160.25 \$132.20 \$146.29 \$153.22 \$177.67 \$180.96 \$211.64 \$44 \$100.25 \$132.20 \$140.20 \$154.276 \$156.21 \$177.67 \$180.90 \$120.20 \$120.20 \$120.20 \$139.81 \$154.42 \$160.25 \$102.21 \$157.67 \$180.20 \$130.96 \$121.64 \$112.30 \$139.81 \$154.62 \$167.32 \$183.37 \$195.98 \$222.10 \$47 \$115.77 \$144.13 \$156.42 \$176.42 \$167.32 \$183.37 \$195.98 \$222.10 \$47 \$115.77 \$144.13 \$156.42 \$169.42 \$167.32 \$183.37 \$195.98 \$222.10 \$157.57 \$14.13 \$19.26 \$148.46 \$161.70 \$177.67 \$194.69 \$200.06 \$224.37 \$100.00 \$122.73 \$144.13 \$120.00 \$152.77 \$100.00 \$120.22 \$157.12 \$173.80 \$180.04 \$200.00 \$200.10 \$225.76 \$200.20 \$120.22 \$107.12 \$173.80 \$180.04 \$200.00 \$220.10 \$225.75 \$150.25 \$132.25 \$157.12 \$173.80 \$180.04 \$200.00 \$225.67 \$243.27 \$100.00 \$162.20 \$19 \$257.57 \$100.00 \$160.20 \$167.20 \$100.20 \$167.20 \$100.20	36	\$91.83	\$114.27	\$126.47	\$136.78	\$149.87	\$160.18	\$187.36	
39	37	\$92.85	\$115.60	\$127.91	\$138.32	\$151.61	\$162.03	\$189.50	
40 \$86.04 \$119.57 \$132.27 \$143.07 \$166.77 \$167.54 \$199.56 \$119.42 \$101.18 \$125.95 \$133.77 \$146.87 \$160.95 \$172.03 \$120.12 \$206.45 \$130.70 \$120.12 \$176.66 \$206.45 \$130.70 \$120.12 \$176.66 \$206.45 \$142.78 \$150.95 \$130.27 \$150.68 \$169.33 \$180.96 \$201.64 \$44 \$106.25 \$132.29 \$146.29 \$156.32 \$173.51 \$186.43 \$216.64 \$45 \$108.81 \$135.47 \$149.76 \$162.25 \$177.67 \$189.92 \$22.10 \$46 \$112.30 \$139.81 \$154.62 \$167.32 \$183.37 \$195.98 \$222.10 \$46 \$112.30 \$139.81 \$154.62 \$167.32 \$183.37 \$195.98 \$222.10 \$47 \$115.77 \$144.13 \$159.42 \$172.45 \$180.02 \$202.01 \$			\$116.87	\$129.36	\$139.91	\$153.33	\$163.88	\$191.65	
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95 \$5,320.17 \$6,623.05 \$7,302.15 \$7,925.93 \$8,685.96 \$9,283.13 \$10,857.47 96 \$5,719.17 \$7,119.77 \$7,849.83 \$8,520.38 \$9,337.44 \$9,979.36 \$11,671.79 97 \$6,118.19 \$7,616.51 \$8,397.48 \$9,114.86 \$9,988.86 \$10,675.58 \$12,486.08 98 \$6,517.16 \$8,113.25 \$8,945.14 \$9,709.27 \$10,640.31 \$11,371.83 \$13,300.39				\$6,450.26		\$7,672.58	\$8,200.08		
96 \$5,719.17 \$7,119.77 \$7,849.83 \$8,520.38 \$9,337.44 \$9,979.36 \$11,671.79 97 \$6,118.19 \$7,616.51 \$8,397.48 \$9,114.86 \$9,988.86 \$10,675.58 \$12,486.08 98 \$6,517.16 \$8,113.25 \$8,945.14 \$9,709.27 \$10,640.31 \$11,371.83 \$13,300.39			\$6,236.72	\$6,876.21	\$7,463.56		\$8,741.63	\$10,224.11	
97 \$6,118.19 \$7,616.51 \$8,397.48 \$9,114.86 \$9,988.86 \$10,675.58 \$12,486.08 98 \$6,517.16 \$8,113.25 \$8,945.14 \$9,709.27 \$10,640.31 \$11,371.83 \$13,300.39									
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99 \$6,916.19 \$8,609.98 \$9,492.81 \$10,303.73 \$11,291.74 \$12,068.06 \$14,114.71									
	99	\$6,916.19	\$8,609.98	\$9,492.81	\$10,303.73	\$11,291.74	\$12,068.06	\$14,114./1	

Policy Form Series: LTC-VAL
Value with Indemnity
\$10 Annual Rates with 33 % increase
100 Day Elimination Period
100% Home Care
5% Compound Inflation Rider

5% Compound Inflation Rider								
۸	2.1/222	2	4	F	C	7	Lifetine	
Age	2 Year	3 year	4 year	5 year	6 year	7 years	Lifetime	
30	\$116.29	\$144.79	\$159.84	\$173.24	\$189.87	\$202.92	\$237.29	
31	\$117.74	\$146.58	\$161.86	\$175.38	\$192.20	\$205.43	\$240.27	
32 33	\$119.16 \$120.59	\$148.35 \$150.12	\$163.80 \$165.82	\$177.53 \$179.67	\$194.58 \$196.94	\$207.91 \$210.42	\$243.19 \$246.13	
34	\$122.02	\$151.93	\$167.78	\$181.81	\$199.23	\$212.92	\$249.04	
35	\$123.50	\$153.71	\$169.76	\$183.96	\$201.56	\$215.43	\$252.02	
36	\$124.91	\$155.48	\$171.75	\$186.09	\$203.92	\$217.95	\$254.94	
37	\$126.35	\$157.29	\$173.72	\$188.22	\$206.29	\$220.46	\$257.86	
38	\$127.78	\$159.04	\$175.69	\$190.37	\$208.63	\$222.98	\$260.82	
39	\$129.23	\$160.85	\$177.65	\$192.53	\$210.99	\$225.46	\$263.71	
40 41	\$130.69 \$134.12	\$162.68 \$166.97	\$179.65 \$184.35	\$194.65 \$199.79	\$213.31 \$218.97	\$228.00 \$234.03	\$266.62 \$273.70	
42	\$137.56	\$171.28	\$189.06	\$204.96	\$224.60	\$240.01	\$280.78	
43	\$141.02	\$175.57	\$193.76	\$210.07	\$230.24	\$246.06	\$287.79	
44	\$144.50	\$179.85	\$198.49	\$215.22	\$235.88	\$252.09	\$294.81	
45	\$147.90	\$184.11	\$203.18	\$220.37	\$241.51	\$258.10	\$301.87	
46	\$152.10	\$189.35	\$208.90	\$226.61	\$248.31	\$265.35	\$310.37	
47	\$156.25 \$460.44	\$194.52	\$214.58	\$232.78	\$255.08	\$272.64	\$318.87	
48 49	\$160.41 \$164.57	\$199.70 \$204.88	\$220.27 \$225.98	\$238.99 \$245.21	\$261.89 \$268.71	\$279.90 \$287.18	\$327.35 \$335.86	
50	\$168.74	\$210.03	\$231.66	\$251.38	\$275.44	\$294.39	\$344.35	
51	\$175.52	\$218.48	\$240.98	\$261.48	\$286.57	\$306.27	\$358.21	
52	\$182.31	\$226.95	\$250.33	\$271.61	\$297.67	\$318.08	\$372.04	
53	\$189.10	\$235.42	\$259.64	\$281.71	\$308.73	\$329.95	\$385.92	
54	\$195.89	\$243.88	\$268.99	\$291.81	\$319.84	\$341.84	\$399.78	
55 50	\$204.86	\$255.07	\$281.34	\$305.18	\$334.48	\$357.45	\$418.08	
56 57	\$215.91 \$226.95	\$268.79 \$282.55	\$296.49 \$311.58	\$321.66 \$338.13	\$352.50 \$370.54	\$376.70 \$396.02	\$440.60 \$463.17	
58	\$238.00	\$296.27	\$326.72	\$354.57	\$388.58	\$415.30	\$485.69	
59	\$249.05	\$310.03	\$341.86	\$371.01	\$406.61	\$434.54	\$508.21	
60	\$260.07	\$323.76	\$356.99	\$387.48	\$424.67	\$453.83	\$530.84	
61	\$280.15	\$348.78	\$384.70	\$417.42	\$457.43	\$488.87	\$571.77	
62	\$300.27	\$373.77	\$412.36	\$447.29	\$490.21	\$523.90	\$612.73	
63	\$320.30	\$398.78	\$440.05	\$477.25	\$523.01	\$558.93	\$653.73	
64 65	\$340.43 \$368.16	\$423.80 \$458.31	\$467.73 \$505.96	\$507.16 \$548.51	\$555.78 \$601.07	\$593.98 \$642.42	\$694.72 \$751.39	
66	\$404.97	\$504.16	\$556.45	\$603.32	\$661.19	\$706.66	\$826.47	
67	\$441.81	\$549.99	\$606.91	\$658.19	\$721.30	\$770.88	\$901.61	
68	\$478.60	\$595.85	\$657.36	\$713.03	\$781.41	\$835.14	\$976.78	
69	\$515.44	\$641.64	\$707.84	\$767.87	\$841.52	\$899.38	\$1,051.87	
70	\$552.24	\$687.51	\$758.34	\$822.72	\$901.64	\$963.61	\$1,127.03	
71 72	\$621.44 \$690.64	\$773.61 \$859.73	\$853.36 \$948.37	\$925.80 \$1,028.90	\$1,014.57 \$1,127.57	\$1,084.36 \$1,205.08	\$1,268.24 \$1,409.46	
73	\$759.84	\$945.91	\$1,043.43	\$1,132.00	\$1,127.57	\$1,325.82	\$1,550.70	
74	\$829.03	\$1,032.08	\$1,138.41	\$1,235.07	\$1,353.54	\$1,446.56	\$1,691.89	
75	\$907.58	\$1,129.85	\$1,246.34	\$1,352.12	\$1,481.75	\$1,583.64	\$1,852.20	
76	\$1,013.65	\$1,261.85	\$1,391.68	\$1,510.14	\$1,654.95	\$1,768.71	\$2,068.68	
77	\$1,119.73	\$1,393.94	\$1,537.05	\$1,668.15	\$1,828.13	\$1,953.78	\$2,285.14	
78 79	\$1,225.78	\$1,525.97	\$1,682.42	\$1,826.19	\$2,001.28	\$2,138.88	\$2,501.58	
80	\$1,331.86 \$1,437.94	\$1,658.04 \$1,790.07	\$1,827.76 \$1,973.12	\$1,984.19 \$2,142.25	\$2,174.48 \$2,347.61	\$2,323.95 \$2,509.04	\$2,718.05 \$2,934.52	
81	\$1,610.49	\$2,004.88	\$2,209.89	\$2,399.27	\$2,629.35	\$2,810.07	\$3,286.68	
82	\$1,783.01	\$2,219.67	\$2,446.68	\$2,656.36	\$2,911.07	\$3,111.17	\$3,638.81	
83	\$1,955.57	\$2,434.48	\$2,683.49	\$2,913.40	\$3,192.76	\$3,412.28	\$3,990.98	
84	\$2,128.11	\$2,649.32	\$2,920.27	\$3,170.46	\$3,474.43	\$3,713.35	\$4,343.07	
85	\$2,300.65	\$2,864.10	\$3,157.02	\$3,427.52	\$3,756.20	\$4,014.45	\$4,695.23	
86 87	\$2,622.78 \$2,944.85	\$3,265.06 \$3,666.05	\$3,599.02 \$4,041.00	\$3,907.38 \$4,387.26	\$4,282.07 \$4,807.92	\$4,576.44 \$5,138.48	\$5,352.58 \$6,009.91	
88	\$3,266.93	\$4,067.01	\$4,482.97	\$4,867.07	\$5,333.81	\$5,700.49	\$6,667.26	
89	\$3,589.04	\$4,467.99	\$4,924.96	\$5,346.94	\$5,859.69	\$6,262.50	\$7,324.57	
90	\$3,911.12	\$4,868.97	\$5,366.92	\$5,826.78	\$6,385.56	\$6,824.53	\$7,981.89	
91	\$4,233.22	\$5,269.96	\$5,808.92	\$6,306.64	\$6,911.41	\$7,386.57	\$8,639.21	
92	\$4,555.35	\$5,670.93	\$6,250.91	\$6,786.50	\$7,437.27	\$7,948.57	\$9,296.58	
93	\$4,877.43 \$5,100.50	\$6,071.87 \$6,472.87	\$6,692.88 \$7,134.00	\$7,266.36 \$7,746.21	\$7,963.13	\$8,510.60 \$9,072.64	\$9,953.92 \$10,611,27	
94 95	\$5,199.50 \$5,521.60	\$6,472.87 \$6,873.84	\$7,134.90 \$7,576.85	\$7,746.21 \$8,226.06	\$8,488.98 \$9,014.87	\$9,072.64 \$9,634.66	\$10,611.27 \$11,268.60	
96	\$5,935.71	\$7,389.40	\$8,145.15	\$8,843.01	\$9,691.03	\$10,357.25	\$12,113.73	
97	\$6,349.85	\$7,904.92	\$8,713.39	\$9,459.99	\$10,367.06	\$11,079.86	\$12,958.88	
98	\$6,763.95	\$8,420.48	\$9,281.62	\$10,076.96	\$11,043.21	\$11,802.43	\$13,804.00	
99	\$7,178.12	\$8,935.98	\$9,849.92	\$10,693.88	\$11,719.36	\$12,525.02	\$14,649.16	

Policy Form Series: LTC-VAL
Value with Indemnity
\$10 Annual Rates with 33 % increase
100 Day Elimination Period
75% Home Care
No Inflation

No Inflation Age 2 Year 3 vear 4 vear 5 veai 6 vear 7 vears Lifetime \$47.48 \$59.13 \$65.74 \$70.72 \$77.51 \$82.86 \$96.90 31 \$48.08 \$59.82 \$66.55 \$71.60 \$78.48 \$83.89 \$98.09 32 \$48.65 \$60.56 \$67.35 \$72.49 \$79.45 \$84.88 \$99.30 33 \$49.24 \$61.33 \$68.19 \$73.38 \$80.40 \$85.92 \$100.51 34 \$49.82 \$62.05 \$69.00 \$81.35 \$86.96 \$101.70 \$74.26 \$50.42 \$62.78 \$69.81 \$75.13 \$82.33 \$87.99 \$102.90 35 36 \$51.01 \$63.51 \$70.61 \$75.97 \$83.27 \$88.99 \$104.09 37 \$51.61 \$64.22 \$71.43 \$76.86 \$84.21 \$90.03 \$105.31 \$77.73 38 \$52.19 \$64.95 \$72.23 \$85.21 \$91.05 \$106.48 \$52.78 \$65.70 30 \$73.03 \$78.64 \$86.15 \$92.09 \$107.68 \$53.36 \$66.41 \$73.85 \$87.12 \$93.09 40 \$79.48 \$108.89 41 \$54.42 \$67.75 \$75.36 \$81.08 \$88.85 \$94.94 \$111.01 42 \$55.45 \$69.05 \$76.85 \$82.61 \$90.55 \$96.77 \$113.21 43 \$56.53 \$70.37 \$84.20 \$92.27 \$98.64 \$78.29 \$115.35 44 \$57.58 \$71.68 \$79.80 \$85.77 \$94.03 \$100.47 \$117.51 45 \$58.64 \$72.98 \$81.26 \$87.34 \$95.70 \$102.31 \$119.66 \$60.20 \$74.89 \$83.39 \$89.65 \$98.24 \$104.99 \$122.81 46 \$107.68 47 \$61.71 \$76.85 \$85.49 \$91.97 \$100.74 \$125.93 \$78.73 \$87.58 \$94.24 \$103.28 \$129.09 48 \$63.27 \$110.38 \$96.53 \$105.77 49 \$64.78 \$80.64 \$89.74 \$113.07 \$132.23 50 \$66.33 \$82.58 \$91.84 \$98.82 \$108.29 \$115.76 \$135.36 51 \$69.20 \$86.14 \$95.77 \$103.10 \$112.98 \$120.75 \$141.22 52 \$72.04 \$89.71 \$99.75 \$107.36 \$117.64 \$125.72 \$147.04 53 \$74.89 \$93.26 \$103.69 \$111.64 \$122.31 \$130.71 \$152.88 \$77.80 \$96.81 54 \$107.63 \$115.87 \$127.01 \$135.68 \$158.72 55 \$81.48 \$101.46 \$112.76 \$121.45 \$133.06 \$142.23 \$166.35 \$87.06 \$108.40 \$120.42 \$129.69 \$142.15 \$151.90 \$177.66 56 57 \$92.60 \$115.28 \$128.02 \$137.98 \$151.22 \$161.61 \$189.02 \$98.16 \$122.22 \$135.67 \$146.28 \$160.29 \$171.33 \$200.37 58 59 \$103.73 \$129.14 \$143.27 \$154.56 \$169.39 \$181.03 \$211.71 60 \$109.28 \$136.07 \$150.90 \$162.82 \$178.44 \$190.70 \$223.06 61 \$121.75 \$151.55 \$168.14 \$181.37 \$198.76 \$212.41 \$248.44 \$234.10 62 \$134.19 \$167.00 \$185.41 \$199.87 \$219.05 \$273.82 \$146.59 \$255.79 63 \$182.50 \$202.64 \$218.39 \$239.37 \$299.16 \$159.02 \$197.99 \$236.91 \$259.63 \$277.49 \$324.55 64 \$219.90 \$285.87 \$305.54 \$357.37 65 \$175.09 \$217.99 \$242.18 \$260.87 \$200.02 \$249.00 \$276.34 \$298.00 \$326.57 \$349.02 \$408.22 66 67 \$224.93 \$280.02 \$310.49 \$335.12 \$367.24 \$392.47 \$459.08 68 \$249.85 \$311.04 \$344.69 \$372.26 \$407.90 \$435.98 \$509.87 69 \$274.78 \$342.07 \$378.81 \$409.32 \$448.61 \$479.44 \$560.75 \$299.66 \$373.07 \$446.44 \$489.29 \$522.92 70 \$413.00 \$611.59 \$480.42 71 \$348.70 \$434.10 \$519.46 \$569.30 \$608.41 \$711.61 72 \$397.70 \$495.09 \$547.89 \$592.50 \$649.31 \$693.97 \$811.62 \$446.72 \$556.10 \$911.67 73 \$615.29 \$665.52 \$729.32 \$779.49 74 \$495.70 \$617.11 \$682.71 \$738.52 \$809.36 \$864.98 \$1,011.68 \$550.41 \$685.22 \$757.98 \$819.99 \$898.63 \$960.42 75 \$1,123.29 76 \$632.99 \$787.99 \$871.22 \$943.01 \$1,033.43 \$1,104.49 \$1,291.79 77 \$715.53 \$890.77 \$984.45 \$1.066.00 \$1,168,22 \$1,248,55 \$1,460,31 \$798.11 \$993.56 78 \$1,097.74 \$1,189.00 \$1,303.04 \$1,392.62 \$1,628.79 \$880.67 79 \$1.096.34 \$1,210,97 \$1.312.03 \$1,437,83 \$1.536.69 \$1,797,28 \$963.25 \$1,199.14 \$1,324.21 80 \$1,435.04 \$1,572.65 \$1,680.77 \$1,965.83 81 \$1.078.83 \$1,343.03 \$1,483.10 \$1,607.24 \$1,761,37 \$1,882.48 \$2,201.70 \$1,194.44 \$1,486.94 \$1,641.99 \$1,779.43 \$1,950.07 \$2,084.15 \$2,437.61 82 83 \$1,310.03 \$1,630.86 \$1,800.91 \$1,951.67 \$2,138.80 \$2,285.84 \$2,673.50 \$1,425.63 \$1,774.72 \$1,959.81 \$2,487.54 \$2,909.38 84 \$2,123,86 \$2,327,51 85 \$1,541.17 \$1,918.62 \$2,118.70 \$2,296.09 \$2,516.23 \$2,689.23 \$3,145.29 86 \$1,756,96 \$2,187,21 \$2,415.33 \$2.617.50 \$2,868,50 \$3.065.73 \$3,585.64 87 \$1,972.72 \$2,455.86 \$2,711.96 \$2,938.96 \$3,220.78 \$3,442.21 \$4,025.99 88 \$2,188.50 \$2,724.43 \$3,008.59 \$3,260.42 \$3,573,05 \$3,818.72 \$4,466.31 \$2,993.08 \$3,305.21 89 \$2,404.27 \$3,581.83 \$3,925.35 \$4,195.18 \$4,906.66 90 \$2,620.02 \$3,261.67 \$3,601.79 \$3,903.31 \$4,277.63 \$4,571.69 \$5,347.01 \$2,835.80 \$3,530.27 \$3,898.42 \$4,948.15 \$5,787.34 91 \$4,224.75 \$4,629.85 \$4,195.06 92 \$3,051.56 \$3,798.89 \$4,546.21 \$4,982.16 \$5,324.66 \$6,227.67 93 \$3,267,33 \$4.067.50 \$4,491,70 \$4.867.66 \$5.334.42 \$5,701,13 \$6.668.03 94 \$3,483.10 \$4,336.11 \$4,788.30 \$5,189.13 \$5,686.70 \$6,077.65 \$7,108.35 95 \$3,698.85 \$4,604.70 \$5,084.93 \$5.510.57 \$6,038.95 \$6,454.15 \$7,548.70 \$4,950.08 \$5,466.30 \$5,923.85 \$6,491.89 \$6,938.20 \$8,114.87 96 \$3,976.27 97 \$5,295.42 \$5,847.64 \$6,337.14 \$6,944.81 \$7,422.26 \$8,680.99 \$4,253.69

\$4,531.11

\$4,808.54

98

\$5,640.79

\$5,986.12

\$6,229.02

\$6,610.40

\$6,750.42

\$7,163.72

\$7,397.71

\$7,850,66

\$7,906.30

\$8,390.35

\$9,247.17

\$9,813.31

Policy Form Series: LTC-VAL
Value with Indemnity
\$10 Annual Rates with 33 % increase
100 Day Elimination Period
75% Home Care
5% Simple Inflation Rider

				me Care nflation Rider			
۸	2. V	2	4	F	C.,,,,,,,	7	Lifetine
Age	2 Year	3 year	4 year	5 year	6 year	7 years	Lifetime
30	\$75.97	\$94.57	\$104.70	\$113.20	\$124.05	\$132.61	\$155.06
31	\$76.93	\$95.73	\$105.99	\$114.57	\$125.59	\$134.22	\$156.98
32 33	\$77.84 \$78.78	\$96.93 \$98.10	\$107.28 \$108.62	\$115.95 \$117.42	\$127.11 \$128.61	\$135.80 \$137.50	\$158.91 \$160.82
34	\$79.74	\$99.26	\$109.88	\$117.42 \$118.79	\$130.16	\$139.12	\$162.74
35	\$80.66	\$100.45	\$111.15	\$120.18	\$131.71	\$140.78	\$164.64
36	\$81.61	\$101.61	\$112.45	\$121.60	\$133.26	\$142.40	\$166.58
37	\$82.57	\$102.75	\$113.80	\$122.98	\$134.79	\$144.05	\$168.47
38	\$83.51	\$103.96	\$115.06	\$124.36	\$136.33	\$145.65	\$170.36
39	\$84.44	\$105.13	\$116.33	\$125.79	\$137.83	\$147.34	\$172.29
40 41	\$85.35 \$87.65	\$106.25 \$109.10	\$117.63 \$120.80	\$127.18 \$130.57	\$139.39 \$143.10	\$148.93 \$152.91	\$174.20 \$178.83
42	\$89.91	\$111.91	\$123.95	\$133.95	\$146.80	\$156.86	\$183.48
43	\$92.18	\$114.71	\$127.07	\$137.32	\$150.46	\$160.81	\$188.09
44	\$94.45	\$117.56	\$130.21	\$140.66	\$154.17	\$164.78	\$192.73
45	\$96.71	\$120.39	\$133.34	\$144.08	\$157.85	\$168.75	\$197.32
46	\$99.83	\$124.23	\$137.59	\$148.68	\$162.93	\$174.16	\$203.65
47 48	\$102.90 \$106.01	\$128.10 \$131.97	\$141.80 \$145.99	\$153.35 \$157.92	\$167.98 \$173.05	\$179.56 \$184.97	\$210.01 \$216.36
49	\$109.10	\$135.79	\$150.26	\$162.58	\$178.12	\$190.36	\$222.69
50	\$112.21	\$139.70	\$154.45	\$167.15	\$183.18	\$195.80	\$229.00
51	\$117.55	\$146.36	\$161.81	\$175.11	\$191.93	\$205.07	\$239.88
52	\$122.88	\$153.02	\$169.11	\$183.11	\$200.68	\$214.46	\$250.83
53	\$128.24	\$159.64	\$176.40	\$191.08	\$209.36	\$223.77	\$261.71
54	\$133.60	\$166.30	\$183.74	\$199.04	\$218.12	\$233.10	\$272.65
55 56	\$140.40 \$149.65	\$174.82 \$186.28	\$193.11 \$205.78	\$209.24 \$222.94	\$229.30 \$244.34	\$245.04 \$261.08	\$286.62 \$305.40
57	\$158.84	\$197.71	\$218.44	\$236.67	\$259.38	\$277.18	\$324.19
58	\$168.04	\$209.20	\$231.10	\$250.39	\$274.37	\$293.27	\$342.98
59	\$177.27	\$220.68	\$243.76	\$264.08	\$289.41	\$309.31	\$361.75
60	\$186.47	\$232.15	\$256.41	\$277.75	\$304.45	\$325.35	\$380.54
61	\$204.05	\$254.02	\$280.72	\$304.00	\$333.16	\$356.05	\$416.44
62 63	\$221.67 \$239.24	\$275.93 \$297.82	\$304.97 \$329.26	\$330.21 \$356.42	\$361.87	\$386.76 \$417.44	\$452.34
63 64	\$256.84	\$319.74	\$353.53	\$356.42 \$382.63	\$390.62 \$419.30	\$417.44 \$448.14	\$488.23 \$524.14
65	\$280.25	\$348.89	\$385.85	\$417.55	\$457.54	\$489.05	\$571.97
66	\$312.82	\$389.48	\$430.54	\$466.10	\$510.77	\$545.90	\$638.48
67	\$345.44	\$430.03	\$475.21	\$514.65	\$563.97	\$602.77	\$705.01
68	\$378.06	\$470.63	\$519.92	\$563.18	\$617.15	\$659.63	\$771.50
69 70	\$410.63	\$511.17 \$551.76	\$564.61 \$609.30	\$611.72	\$670.41	\$716.45	\$838.02 \$904.52
71	\$443.20 \$504.89	\$551.76 \$628.55	\$694.01	\$660.31 \$752.17	\$723.63 \$824.34	\$773.37 \$881.00	\$1,030.41
72	\$566.57	\$705.35	\$778.76	\$844.12	\$925.03	\$988.65	\$1,156.29
73	\$628.27	\$782.15	\$863.47	\$936.03	\$1,025.74	\$1,096.28	\$1,282.20
74	\$689.98	\$858.91	\$948.19	\$1,027.89	\$1,126.48	\$1,203.86	\$1,408.05
75	\$759.47	\$945.48	\$1,043.65	\$1,131.47	\$1,239.94	\$1,325.20	\$1,549.94
76 77	\$855.04 \$950.60	\$1,064.43 \$1,183.46	\$1,174.72 \$1,305.71	\$1,273.85 \$1,416.22	\$1,396.02 \$1,552.05	\$1,491.99 \$1,658.76	\$1,744.98 \$1,940.05
78	\$1,046.18	\$1,302.41	\$1,436.79	\$1,558.63	\$1,708.08	\$1,825.48	\$2,135.10
79	\$1,141.79	\$1,421.39	\$1,567.81	\$1,701.03	\$1,864.15	\$1,992.29	\$2,330.17
80	\$1,237.35	\$1,540.41	\$1,698.85	\$1,843.39	\$2,020.16	\$2,159.12	\$2,525.23
81	\$1,385.85	\$1,725.23	\$1,902.72	\$2,064.64	\$2,262.64	\$2,418.18	\$2,828.25
82	\$1,534.36 \$1,682.82	\$1,910.07	\$2,106.57 \$2,310.44	\$2,285.82 \$2,507.03	\$2,505.01	\$2,677.25	\$3,131.29
83 84	\$1,831.31	\$2,094.95 \$2,279.78	\$2,514.32	\$2,728.27	\$2,747.46 \$2,989.88	\$2,936.34 \$3,195.42	\$3,434.32 \$3,737.32
85	\$1,979.78	\$2,464.61	\$2,718.20	\$2,949.48	\$3,232.31	\$3,454.53	\$4,040.36
86	\$2,256.93	\$2,809.66	\$3,098.76	\$3,362.41	\$3,684.81	\$3,938.13	\$4,606.03
87	\$2,534.10	\$3,154.74	\$3,479.22	\$3,775.32	\$4,137.32	\$4,421.79	\$5,171.66
88	\$2,811.31	\$3,499.75	\$3,859.82	\$4,188.25	\$4,589.85	\$4,905.40	\$5,737.33
89 90	\$3,088.43 \$3,365,63	\$3,844.84 \$4,189.87	\$4,240.38 \$4,620.89	\$4,601.13 \$5,014.10	\$5,042.39 \$5,494.90	\$5,389.05 \$5,872.68	\$6,302.97 \$6,868.63
90 91	\$3,365.63 \$3,642.82	\$4,189.87 \$4,534.88	\$4,620.89 \$5,001.43	\$5,014.10 \$5,427.01	\$5,494.90 \$5,947.41	\$5,872.68 \$6,356.28	\$5,868.63 \$7,434.27
92	\$3,919.93	\$4,879.97	\$5,381.98	\$5,839.93	\$6,399.97	\$6,839.91	\$7,999.92
93	\$4,197.13	\$5,224.99	\$5,762.56	\$6,252.82	\$6,852.46	\$7,323.56	\$8,565.55
94	\$4,474.29	\$5,570.06	\$6,143.04	\$6,665.79	\$7,304.99	\$7,807.18	\$9,131.25
95	\$4,751.44	\$5,915.08	\$6,523.63	\$7,078.71	\$7,757.50	\$8,290.82	\$9,696.86
96 07	\$5,107.79 \$5,464.17	\$6,358.73	\$7,012.91 \$7,503.17	\$7,609.62	\$8,339.30	\$8,912.63	\$10,424.14 \$11,151,41
97 98	\$5,464.17 \$5,820.55	\$6,802.36 \$7,246.02	\$7,502.17 \$7,991.45	\$8,140.50 \$8,671.41	\$8,921.13 \$9,502.95	\$9,534.46 \$10,156.28	\$11,151.41 \$11,878.71
99	\$6,176.88	\$7,689.61	\$8,480.72	\$9,202.31	\$10,084.73	\$10,778.03	\$12,605.92
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Policy Form Series: LTC-VAL
Value with Indemnity
\$10 Annual Rates with 33 % increase
100 Day Elimination Period
75% Home Care
5% Compound Inflation Rider

75% Home Care 5% Compound Inflation Rider							
			376 Compound	illiation Ride			
Age	2 Year	3 year	4 year	5 year	6 year	7 years	Lifetime
30	\$103.39	\$128.70	\$142.27	\$154.04	\$168.81	\$180.42	\$211.01
31	\$104.67	\$130.32	\$144.02	\$155.93	\$170.92	\$182.64	\$213.61
32	\$105.92	\$131.89	\$145.77	\$157.82	\$172.97	\$184.84	\$216.23
33	\$107.22	\$133.51	\$147.55	\$159.73	\$175.06	\$187.11	\$218.85
34	\$108.50	\$135.06	\$149.32	\$161.66	\$177.14	\$189.30	\$221.43
35	\$109.79	\$136.66	\$151.05	\$163.56	\$179.26	\$191.57	\$224.06
36	\$111.06	\$138.26	\$152.80	\$165.44	\$181.30	\$193.77	\$226.65
37	\$112.34	\$139.87	\$154.59	\$167.32	\$183.42	\$195.99	\$229.25
38	\$113.58	\$141.45	\$156.33	\$169.26	\$185.50	\$198.22	\$231.88
39	\$114.92 \$116.14	\$143.05 \$144.61	\$158.07 \$150.84	\$171.17 \$173.05	\$187.60 \$180.68	\$200.49	\$234.47
40 41	\$116.14 \$119.26	\$144.61 \$148.46	\$159.84 \$164.08	\$173.05 \$177.68	\$189.68 \$194.71	\$202.69 \$208.08	\$237.10 \$243.35
42	\$122.34	\$152.31	\$168.30	\$182.23	\$199.74	\$213.42	\$249.66
43	\$125.41	\$156.10	\$172.52	\$186.82	\$204.77	\$218.83	\$255.94
44	\$128.49	\$159.97	\$176.74	\$191.40	\$209.79	\$224.21	\$262.23
45	\$131.59	\$163.79	\$180.95	\$196.00	\$214.78	\$229.60	\$268.49
46	\$135.24	\$168.34	\$185.97	\$201.50	\$220.84	\$236.00	\$276.01
47	\$138.92	\$172.93	\$191.00	\$206.97	\$226.77	\$242.39	\$283.52
48	\$142.60	\$177.53	\$196.04	\$212.43	\$232.81	\$248.83	\$291.00
49	\$146.25	\$182.09	\$201.09	\$217.90	\$238.79	\$255.21	\$298.51
50 51	\$149.94 \$155.98	\$186.68 \$194.21	\$206.09 \$214.41	\$223.36 \$232.37	\$244.78 \$254.66	\$261.62 \$272.20	\$305.99 \$318.36
52	\$162.03	\$201.70	\$222.74	\$241.40	\$264.59	\$282.74	\$330.71
53	\$168.09	\$209.26	\$230.99	\$250.45	\$274.45	\$293.32	\$343.05
54	\$174.16	\$216.80	\$239.32	\$259.44	\$284.33	\$303.82	\$355.39
55	\$182.11	\$226.72	\$250.29	\$271.36	\$297.38	\$317.80	\$371.72
56	\$191.95	\$238.94	\$263.74	\$285.95	\$313.38	\$334.90	\$391.73
57	\$201.75	\$251.13	\$277.17	\$300.58	\$329.40	\$352.02	\$411.73
58	\$211.53	\$263.37	\$290.59	\$315.18	\$345.38	\$369.13	\$431.76
59 60	\$221.36 \$231.16	\$275.56 \$287.76	\$303.99 \$317.45	\$329.81 \$344.39	\$361.40 \$377.43	\$386.25 \$403.34	\$451.78 \$471.75
61	\$249.10	\$310.08	\$342.21	\$371.10	\$406.69	\$434.65	\$508.34
62	\$267.04	\$332.43	\$366.91	\$397.81	\$435.95	\$465.91	\$544.96
63	\$284.93	\$354.70	\$391.68	\$424.51	\$465.22	\$497.18	\$581.50
64	\$302.85	\$377.04	\$416.40	\$451.19	\$494.45	\$528.46	\$618.09
65	\$327.60	\$407.86	\$450.50	\$488.08	\$534.86	\$571.66	\$668.59
66	\$360.51	\$448.84	\$495.62	\$537.10	\$588.59	\$629.09	\$735.76
67	\$393.45	\$489.76 \$530.75	\$540.71	\$586.16	\$642.33	\$686.51	\$802.95
68 69	\$426.36 \$459.23	\$530.75 \$571.71	\$585.82 \$630.93	\$635.16 \$684.18	\$696.05 \$749.80	\$743.95 \$801.33	\$870.07 \$937.24
70	\$492.16	\$612.69	\$676.03	\$733.21	\$803.52	\$858.78	\$1,004.42
71	\$554.00	\$689.64	\$760.93	\$825.29	\$904.48	\$966.63	\$1,130.59
72	\$615.83	\$766.62	\$845.88	\$917.44	\$1,005.37	\$1,074.50	\$1,256.73
73	\$677.62	\$843.58	\$930.77	\$1,009.54	\$1,106.33	\$1,182.40	\$1,382.93
74	\$739.46	\$920.55	\$1,015.69	\$1,101.63	\$1,207.26	\$1,290.24	\$1,509.06
75	\$809.60	\$1,007.88	\$1,112.04	\$1,206.16	\$1,321.83	\$1,412.69	\$1,652.26
76	\$904.54	\$1,126.05	\$1,242.15	\$1,347.57	\$1,476.79	\$1,578.31	\$1,845.96
77 78	\$999.43 \$1,094.35	\$1,244.17 \$1,362.36	\$1,372.24 \$1,502.36	\$1,488.93 \$1,630.34	\$1,631.75 \$1,786.71	\$1,743.88 \$1,909.53	\$2,039.66 \$2,233.37
79	\$1,189.27	\$1,480.49	\$1,632.43	\$1,771.77	\$1,941.65	\$2,075.14	\$2,427.05
80	\$1,284.19	\$1,598.68	\$1,762.55	\$1,913.13	\$2,096.61	\$2,240.78	\$2,620.77
81	\$1,438.25	\$1,790.49	\$1,974.06	\$2,142.73	\$2,348.25	\$2,509.65	\$2,935.23
82	\$1,592.36	\$1,982.35	\$2,185.54	\$2,372.32	\$2,599.80	\$2,778.53	\$3,249.75
83	\$1,746.48	\$2,174.21	\$2,397.06	\$2,601.88	\$2,851.38	\$3,047.45	\$3,564.23
84	\$1,900.60	\$2,366.01	\$2,608.59	\$2,831.49	\$3,102.99	\$3,316.30	\$3,878.72
85 86	\$2,054.67 \$2,342.35	\$2,557.84 \$2,915.94	\$2,820.06 \$3,214.90	\$3,061.08 \$3,489.63	\$3,354.57 \$3,824.20	\$3,585.21 \$4,087.14	\$4,193.23 \$4,780.27
87	\$2,629.98	\$3,274.08	\$3,609.71	\$3,918.14	\$4,293.86	\$4,589.08	\$5,367.34
88	\$2,917.65	\$3,632.15	\$4,004.53	\$4,346.69	\$4,763.50	\$5,091.02	\$5,954.38
89	\$3,205.30	\$3,990.31	\$4,399.35	\$4,775.23	\$5,233.18	\$5,592.90	\$6,541.43
90	\$3,492.95	\$4,348.36	\$4,794.14	\$5,203.80	\$5,702.81	\$6,094.83	\$7,128.47
91	\$3,780.60	\$4,706.47	\$5,188.97	\$5,632.35	\$6,172.44	\$6,596.75	\$7,715.52
92	\$4,068.24	\$5,064.58	\$5,583.75	\$6,060.86	\$6,642.09	\$7,098.71	\$8,302.58
93 94	\$4,355.92 \$4,643.58	\$5,422.66 \$5,780.78	\$5,978.59 \$6,373.37	\$6,489.42 \$6,917.98	\$7,111.71 \$7,581.33	\$7,600.63 \$8,102.57	\$8,889.64 \$9,476.65
94 95	\$4,931.22	\$6,138.89	\$6,768.21	\$7,346.52	\$8,051.00	\$8,604.51	\$10,063.75
96	\$5,301.06	\$6,599.31	\$7,275.83	\$7,897.55	\$8,654.82	\$9,249.83	\$10,818.54
97	\$5,670.92	\$7,059.75	\$7,783.44	\$8,448.50	\$9,258.64	\$9,895.20	\$11,573.30
98	\$6,040.77	\$7,520.14	\$8,291.05	\$8,999.48	\$9,862.47	\$10,540.49	\$12,328.11
99	\$6,410.61	\$7,980.52	\$8,798.68	\$9,550.48	\$10,466.30	\$11,185.85	\$13,082.87

Policy Form Series: LTC-VAL
Value with Indemnity
\$10 Annual Rates with 33 % increase
100 Day Elimination Period
50% Home Care
No Inflation

No Inflation							
		_	_	_	_	_	
Age	2 Year	3 year	4 year	5 year	6 year	7 years	Lifetime
30	\$41.87	\$52.17	\$58.22	\$62.43	\$68.40	\$73.10	\$85.50
31	\$42.41	\$52.78	\$58.92	\$63.18	\$69.24	\$74.03	\$86.57
32	\$42.93	\$53.44	\$59.67	\$63.96	\$70.11	\$74.92	\$87.62
33	\$43.44	\$54.09	\$60.37	\$64.73	\$70.94	\$75.84	\$88.68
34	\$43.99	\$54.74	\$61.11	\$65.50	\$71.78	\$76.74	\$89.71
35 36	\$44.49 \$45.00	\$55.40 \$56.02	\$61.82 \$62.56	\$66.28 \$67.05	\$72.63 \$73.47	\$77.64 \$78.54	\$90.79 \$91.85
37	\$45.52	\$56.67	\$63.26	\$67.83	\$74.32	\$79.45	\$92.90
38	\$46.05	\$57.34	\$63.97	\$68.59	\$75.17	\$80.35	\$93.96
39	\$46.56	\$57.96	\$64.71	\$69.36	\$76.01	\$81.23	\$95.00
40	\$47.09	\$58.60	\$65.42	\$70.14	\$76.88	\$82.17	\$96.05
41	\$48.00	\$59.81	\$66.71	\$71.55	\$78.42	\$83.81	\$98.03
42	\$48.97	\$60.98	\$68.03	\$72.96 \$74.40	\$79.96	\$85.45	\$99.95
43 44	\$49.92 \$50.88	\$62.15 \$63.33	\$69.31 \$70.62	\$74.40 \$75.80	\$81.53 \$83.09	\$87.13 \$88.79	\$101.90 \$103.85
45	\$51.85	\$64.50	\$71.90	\$77.22	\$84.64	\$90.45	\$105.78
46	\$53.17	\$66.21	\$73.71	\$79.20	\$86.80	\$92.78	\$108.49
47	\$54.53	\$67.84	\$75.52	\$81.19	\$88.96	\$95.09	\$111.22
48	\$55.86	\$69.50	\$77.33	\$83.21	\$91.16	\$97.43	\$113.96
49	\$57.19	\$71.17	\$79.12	\$85.16	\$93.34	\$99.77	\$116.68
50	\$58.51 \$64.04	\$72.82	\$80.97	\$87.14	\$95.49	\$102.08	\$119.40
51 52	\$61.01 \$63.52	\$75.96 \$79.10	\$84.45 \$87.94	\$90.89 \$94.65	\$99.62 \$103.72	\$106.45 \$110.88	\$124.50 \$129.68
53	\$66.07	\$82.23	\$91.45	\$98.39	\$107.87	\$115.25	\$134.80
54	\$68.58	\$85.35	\$94.92	\$102.15	\$111.95	\$119.65	\$139.93
55	\$71.85	\$89.45	\$99.51	\$107.06	\$117.30	\$125.40	\$146.63
56	\$76.75	\$95.56	\$106.22	\$114.34	\$125.32	\$133.93	\$156.63
57	\$81.65	\$101.66	\$112.97	\$121.64	\$133.31	\$142.47	\$166.62
58	\$86.54	\$107.73	\$119.64	\$128.93	\$141.30	\$151.01 \$450.55	\$176.63
59 60	\$91.44 \$96.35	\$113.85 \$119.94	\$126.40 \$133.10	\$136.24 \$143.52	\$149.29 \$157.30	\$159.55 \$168.11	\$186.62 \$196.63
61	\$107.37	\$133.68	\$148.43	\$159.96	\$175.30	\$187.34	\$219.12
62	\$118.38	\$147.42	\$163.77	\$176.40	\$193.33	\$206.61	\$241.65
63	\$129.48	\$161.15	\$179.06	\$192.81	\$211.33	\$225.85	\$264.16
64	\$140.47	\$174.87	\$194.38	\$209.30	\$229.35	\$245.12	\$286.69
65	\$154.76	\$192.64	\$214.17	\$230.50	\$252.64	\$270.00	\$315.78
66	\$176.84	\$220.14	\$244.51	\$263.44	\$288.69	\$308.59	\$360.89
67 68	\$198.96 \$221.04	\$247.67 \$275.19	\$274.88 \$305.25	\$296.38 \$329.31	\$324.79 \$360.89	\$347.13 \$385.71	\$406.01 \$451.11
69	\$243.12	\$302.70	\$335.57	\$362.21	\$396.95	\$424.25	\$496.22
70	\$265.26	\$330.20	\$365.95	\$395.14	\$433.03	\$462.82	\$541.32
71	\$308.75	\$384.37	\$425.79	\$459.96	\$504.09	\$538.74	\$630.09
72	\$352.28	\$438.50	\$485.62	\$524.79	\$575.12	\$614.66	\$718.87
73	\$395.76	\$492.69	\$545.51	\$589.60	\$646.16	\$690.59	\$807.67
74 75	\$439.25	\$546.85	\$605.36 \$673.47	\$654.40 \$736.75	\$717.18	\$766.49	\$896.44
75 76	\$487.82 \$561.17	\$607.27 \$698.64	\$672.17 \$772.86	\$726.75 \$836.07	\$796.39 \$916.24	\$851.14 \$979.24	\$995.48 \$1,145.29
77	\$634.61	\$789.98	\$873.55	\$945.40	\$1,036.06	\$1,107.28	\$1,295.08
78	\$708.01	\$881.38	\$974.25	\$1,054.77	\$1,155.90	\$1,235.39	\$1,444.86
79	\$781.37	\$972.75	\$1,074.95	\$1,164.11	\$1,275.73	\$1,363.39	\$1,594.66
80	\$854.76	\$1,064.11	\$1,175.64	\$1,273.45	\$1,395.57	\$1,491.50	\$1,744.46
81	\$957.36	\$1,191.80	\$1,316.73	\$1,426.25	\$1,563.00	\$1,670.48	\$1,953.78
82 83	\$1,059.95 \$1,162.50	\$1,319.48 \$1,447.17	\$1,457.80 \$1,598.89	\$1,579.07 \$1,731.88	\$1,730.48 \$1,897.96	\$1,849.49 \$2,028.44	\$2,163.11 \$2,372.44
84	\$1,265.07	\$1,574.87	\$1,739.93	\$1,731.66	\$2,065.44	\$2,207.42	\$2,581.77
85	\$1,367.65	\$1,702.56	\$1,881.03	\$2,037.54	\$2,232.88	\$2,386.42	\$2,791.12
86	\$1,559.10	\$1,940.97	\$2,144.38	\$2,322.76	\$2,545.48	\$2,720.47	\$3,181.84
87	\$1,750.59	\$2,179.32	\$2,407.72	\$2,608.00	\$2,858.09	\$3,054.60	\$3,572.61
88	\$1,942.04	\$2,417.65	\$2,671.04	\$2,893.25	\$3,170.69	\$3,388.67	\$3,963.36
89	\$2,133.52	\$2,656.01	\$2,934.43	\$3,178.52	\$3,483.29	\$3,722.77	\$4,354.13
90 91	\$2,325.00 \$2,516.45	\$2,894.38 \$3,132.75	\$3,197.77 \$3,461.08	\$3,463.76 \$3,749.00	\$3,795.91 \$4,108.52	\$4,056.87 \$4,390.97	\$4,744.87 \$5,135.63
92	\$2,707.92	\$3,371.10	\$3,724.43	\$4,034.25	\$4,106.52 \$4,421.13	\$4,725.06	\$5,135.63 \$5,526.41
93	\$2,899.40	\$3,609.45	\$3,987.79	\$4,319.50	\$4,733.71	\$5,059.15	\$5,917.14
94	\$3,090.86	\$3,847.83	\$4,251.16	\$4,604.79	\$5,046.33	\$5,393.23	\$6,307.89
95	\$3,282.33	\$4,086.19	\$4,514.46	\$4,890.01	\$5,358.91	\$5,727.35	\$6,698.65
96	\$3,528.52	\$4,392.61	\$4,853.09	\$5,256.75	\$5,760.84	\$6,156.90	\$7,201.04
97	\$3,774.70	\$4,699.11 \$5,005.50	\$5,191.67 \$5,530.23	\$5,623.50 \$5,000.27	\$6,162.75 \$6,564.70	\$6,586.45 \$7,016,00	\$7,703.46 \$9,205.86
98 99	\$4,020.87 \$4,267.07	\$5,005.59 \$5,312.03	\$5,530.23 \$5,868.83	\$5,990.27 \$6,357.01	\$6,564.70 \$6,966.60	\$7,016.00 \$7,445.56	\$8,205.86 \$8,708.24
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Policy Form Series: LTC-VAL
Value with Indemnity
\$10 Annual Rates with 33 % increase
100 Day Elimination Period
50% Home Care
5% Simple Inflation Rider

50% Home Care 5% Simple Inflation Rider							
			370 Simple II	mation rider			
Age	2 Year	3 year	4 year	5 year	6 year	7 years	Lifetime
30	\$67.01	\$83.47	\$92.44	\$99.90	\$109.46	\$116.97	\$136.84
31	\$67.85	\$84.49	\$93.53	\$101.13	\$110.81	\$118.42	\$138.49
32	\$68.72	\$85.49	\$94.72	\$102.30	\$112.17	\$119.86	\$140.15
33	\$69.51	\$86.57	\$95.83	\$103.58	\$113.51	\$121.34	\$141.89
34	\$70.35	\$87.58	\$96.99	\$104.81	\$114.86	\$122.78	\$143.57
35	\$71.17	\$88.61	\$98.12	\$106.05	\$116.21	\$124.21	\$145.28
36	\$72.01	\$89.62	\$99.28	\$107.28	\$117.56	\$125.66	\$146.95
37	\$72.85	\$90.66	\$100.41	\$108.51	\$118.92	\$127.10	\$148.65
38	\$73.68	\$91.73	\$101.54	\$109.75	\$120.28	\$128.55	\$150.31
39	\$74.47	\$92.73	\$102.71	\$110.99	\$121.65	\$129.97	\$152.05
40	\$75.33	\$93.76	\$103.83	\$112.23	\$122.96	\$131.42	\$153.74
41 42	\$77.30 \$70.35	\$96.27	\$106.62 \$100.30	\$115.18 \$119.19	\$126.27 \$120.54	\$134.95 \$139.44	\$157.80 \$161.03
42	\$79.35 \$81.35	\$98.77 \$101.28	\$109.39 \$112.14	\$118.18 \$121.21	\$129.54 \$132.83	\$138.44 \$141.96	\$161.93 \$166.00
44	\$83.35	\$103.75	\$114.91	\$124.18	\$136.11	\$145.46	\$170.14
45	\$85.37	\$106.27	\$117.67	\$127.21	\$139.36	\$148.96	\$174.21
46	\$88.06	\$109.67	\$121.44	\$131.21	\$143.80	\$153.67	\$179.76
47	\$90.78	\$113.01	\$125.15	\$135.28	\$148.22	\$158.42	\$185.28
48	\$93.49	\$116.38	\$128.94	\$139.30	\$152.61	\$163.15	\$190.81
49	\$96.21	\$119.76	\$132.66	\$143.33	\$157.08	\$167.88	\$196.32
50	\$98.92	\$123.15	\$136.44	\$147.35	\$161.49	\$172.59	\$201.86
51	\$103.61	\$129.01	\$142.85	\$154.38	\$169.19	\$180.79	\$211.50
52	\$108.31	\$134.87	\$149.29	\$161.39	\$176.87	\$189.05	\$221.12
53	\$113.07	\$140.76	\$155.76	\$168.45	\$184.61	\$197.30	\$230.72
54	\$117.82	\$146.62 \$157.04	\$162.18	\$175.46 \$187.93	\$192.27 \$205.91	\$205.54	\$240.34
55 56	\$126.13 \$134.41	\$157.04 \$167.33	\$173.62 \$184.96		\$205.91 \$219.44	\$220.09 \$234.55	\$257.39 \$274.30
57	\$142.68	\$177.64	\$196.28	\$200.23 \$212.58	\$232.98	\$248.99	\$291.19
58	\$150.95	\$187.96	\$207.60	\$224.92	\$246.49	\$263.43	\$308.09
59	\$159.23	\$198.23	\$218.95	\$237.23	\$260.01	\$277.87	\$325.00
60	\$167.53	\$208.53	\$230.26	\$249.57	\$273.50	\$292.30	\$341.89
61	\$183.43	\$228.33	\$252.29	\$273.26	\$299.47	\$320.05	\$374.34
62	\$199.31	\$248.15	\$274.31	\$296.96	\$325.44	\$347.83	\$406.80
63	\$215.26	\$267.93	\$296.33	\$320.62	\$351.39	\$375.57	\$439.24
64	\$231.10	\$287.75	\$318.33	\$344.35	\$377.36	\$403.32	\$471.69
65	\$247.67	\$308.34	\$341.19	\$368.96	\$404.36	\$432.16	\$505.41
66	\$276.58	\$344.32	\$380.82	\$412.05	\$451.55	\$482.63	\$564.44
67 68	\$305.50 \$334.43	\$380.31 \$416.34	\$420.45 \$460.05	\$455.13 \$408.21	\$498.75 \$546.01	\$533.03 \$583.53	\$623.45 \$682.50
69	\$334.42 \$363.31	\$416.34 \$452.31	\$499.71	\$498.21 \$541.26	\$546.01 \$593.20	\$583.52 \$633.97	\$741.49
70	\$392.23	\$488.30	\$539.35	\$584.35	\$640.37	\$684.41	\$800.48
71	\$446.96	\$556.46	\$614.54	\$665.88	\$729.79	\$779.92	\$912.20
72	\$501.72	\$624.58	\$689.75	\$747.45	\$819.12	\$875.42	\$1,023.87
73	\$556.45	\$692.68	\$765.00	\$828.97	\$908.47	\$970.95	\$1,135.58
74	\$611.15	\$760.83	\$840.26	\$910.52	\$997.84	\$1,066.43	\$1,247.28
75	\$672.84	\$837.62	\$925.03	\$1,002.38	\$1,098.48	\$1,174.00	\$1,373.08
76	\$757.79	\$943.36	\$1,041.54	\$1,128.95	\$1,237.19	\$1,322.27	\$1,546.52
77 78	\$842.76	\$1,049.09	\$1,158.04 \$1,274.53	\$1,255.52	\$1,375.93	\$1,470.50 \$1,619.75	\$1,719.89
76 79	\$927.71 \$1,012.68	\$1,154.91 \$1,260.67	\$1,274.53 \$1,391.06	\$1,382.11 \$1,508.69	\$1,514.63 \$1,653.30	\$1,618.75 \$1,766.97	\$1,893.29 \$2,066.68
80	\$1,097.63	\$1,366.44	\$1,507.57	\$1,635.25	\$1,792.06	\$1,915.28	\$2,240.07
81	\$1,229.33	\$1,530.41	\$1,688.47	\$1,831.47	\$2,007.08	\$2,145.11	\$2,508.89
82	\$1,361.05	\$1,694.38	\$1,869.39	\$2,027.73	\$2,222.11	\$2,374.91	\$2,777.66
83	\$1,492.81	\$1,858.31	\$2,050.27	\$2,223.93	\$2,437.16	\$2,604.75	\$3,046.49
84	\$1,624.50	\$2,022.30	\$2,231.19	\$2,420.16	\$2,652.25	\$2,834.58	\$3,315.28
85	\$1,756.19	\$2,186.31	\$2,412.10	\$2,616.39	\$2,867.27	\$3,064.41	\$3,584.06
86	\$2,002.07	\$2,492.38	\$2,749.77	\$2,982.70	\$3,268.66	\$3,493.40	\$4,085.85
87	\$2,247.92	\$2,798.45	\$3,087.47	\$3,348.99	\$3,670.12	\$3,922.44	\$4,587.62
88 89	\$2,493.81 \$2,739.68	\$3,104.53 \$3,410.62	\$3,425.14 \$3,762.88	\$3,715.26 \$4,081.55	\$4,071.56 \$4,472.95	\$4,351.43 \$4,780.46	\$5,089.39 \$5,591.19
89 90	\$2,739.68 \$2,985.56	\$3,410.62 \$3,716.70	\$3,762.88 \$4,100.59	\$4,081.55 \$4,447.85	\$4,472.95 \$4,874.37	\$4,780.46 \$5,209.45	\$5,591.19 \$6,092.93
91	\$3,231.39	\$4,022.79	\$4,438.24	\$4,814.18	\$5,275.79	\$5,209.45 \$5,638.48	\$6,092.93 \$6,594.71
92	\$3,477.27	\$4,328.87	\$4,775.94	\$5,180.42	\$5,677.20	\$6,067.50	\$7,096.52
93	\$3,723.17	\$4,634.94	\$5,113.63	\$5,546.75	\$6,078.63	\$6,496.53	\$7,598.27
94	\$3,968.99	\$4,941.05	\$5,451.34	\$5,913.02	\$6,480.05	\$6,925.52	\$8,100.03
95	\$4,214.91	\$5,247.11	\$5,789.00	\$6,279.31	\$6,881.46	\$7,354.55	\$8,601.81
96	\$4,531.04	\$5,640.60	\$6,223.17	\$6,750.27	\$7,397.54	\$7,906.12	\$9,246.96
97	\$4,847.11	\$6,034.18	\$6,657.40	\$7,221.20	\$7,913.66	\$8,457.71	\$9,892.07
98	\$5,163.24	\$6,427.71	\$7,091.56	\$7,692.16	\$8,429.78	\$9,009.34	\$10,537.21 \$44,482.24
99	\$5,479.38	\$6,821.23	\$7,525.74	\$8,163.12	\$8,945.89	\$9,560.94	\$11,182.34

Policy Form Series: LTC-VAL
Value with Indemnity
\$10 Annual Rates with 33 % increase
100 Day Elimination Period
50% Home Care
5% Compound Inflation Rider

5% Compound Inflation Rider							
Age	2 Year	3 year	4 year	5 year	6 year	7 years	Lifetime
Age	Z Teal	o year	4 year	o year	o year	r years	Lifetime
30	\$91.31	\$113.72	\$125.68	\$136.05	\$149.12	\$159.36	\$186.40
31 32	\$92.45 \$93.60	\$115.09 \$116.48	\$127.20 \$128.78	\$137.74 \$139.40	\$150.94 \$152.77	\$161.32 \$163.29	\$188.68 \$190.98
33	\$94.68	\$117.89	\$130.32	\$141.10	\$154.61	\$165.25	\$193.29
34	\$95.86	\$119.30	\$131.87	\$142.78	\$156.49	\$167.25	\$195.59
35	\$96.96	\$120.73	\$133.43	\$144.47	\$158.32	\$169.20	\$197.90
36	\$98.10	\$122.13	\$135.00	\$146.14	\$160.16	\$171.16	\$200.21
37	\$99.24	\$123.50	\$136.54	\$147.84	\$162.00	\$173.13	\$202.48
38 39	\$100.35 \$101.49	\$124.94 \$126.33	\$138.06 \$139.65	\$149.50 \$151.20	\$163.86 \$165.70	\$175.11 \$177.07	\$204.82 \$207.10
40	\$102.63	\$127.75	\$141.19	\$152.88	\$167.53	\$179.08	\$209.41
41	\$105.30	\$131.12	\$144.91	\$156.90	\$171.96	\$183.76	\$214.93
42	\$108.04	\$134.52	\$148.64	\$160.94	\$176.37	\$188.53	\$220.45
43	\$110.73	\$137.88	\$152.32	\$164.97	\$180.80	\$193.23	\$226.01
44 45	\$113.46	\$141.22 \$144.58	\$156.04 \$150.77	\$168.99 \$173.05	\$185.24 \$180.63	\$197.94	\$231.54
45 46	\$116.17 \$119.41	\$144.58 \$148.66	\$159.77 \$164.22	\$173.05 \$177.86	\$189.63 \$194.92	\$202.67 \$208.33	\$237.02 \$243.66
47	\$122.62	\$152.66	\$168.64	\$182.69	\$200.19	\$213.97	\$250.24
48	\$125.88	\$156.69	\$173.11	\$187.52	\$205.49	\$219.65	\$256.87
49	\$129.12	\$160.73	\$177.52	\$192.37	\$210.79	\$225.27	\$263.49
50	\$132.34	\$164.76	\$182.01	\$197.15	\$216.09	\$230.91	\$270.10
51 52	\$137.66 \$142.98	\$171.40 \$178.02	\$189.29 \$196.60	\$205.11 \$213.01	\$224.79 \$233.46	\$240.21 \$249.53	\$280.94 \$291.87
53	\$148.35	\$184.65	\$203.90	\$220.99	\$242.17	\$258.83	\$302.71
54	\$153.70	\$191.33	\$211.18	\$228.94	\$250.85	\$268.16	\$313.62
55	\$163.71	\$203.80	\$224.96	\$243.89	\$267.26	\$285.64	\$334.09
56	\$172.47	\$214.77	\$237.04	\$256.97	\$281.67	\$301.05	\$352.08
57 50	\$181.30	\$225.72	\$249.14	\$270.12	\$296.04	\$316.36	\$370.02
58 59	\$190.09 \$198.93	\$236.71 \$247.62	\$261.21 \$273.35	\$283.23 \$296.34	\$310.39 \$324.76	\$331.75 \$347.08	\$388.00 \$405.94
60	\$207.72	\$258.59	\$285.40	\$309.45	\$339.13	\$362.47	\$423.94
61	\$223.92	\$278.74	\$307.81	\$333.59	\$365.60	\$390.72	\$456.96
62	\$240.11	\$298.93	\$330.15	\$357.73	\$392.04	\$419.02	\$490.05
63	\$256.37	\$319.12	\$352.52	\$381.85	\$418.52	\$447.30	\$523.14
64 65	\$272.55 \$289.47	\$339.27 \$360.41	\$374.87 \$398.25	\$406.05 \$431.30	\$444.99 \$472.61	\$475.57 \$505.13	\$556.20 \$590.77
66	\$318.71	\$396.74	\$438.25	\$474.77	\$520.28	\$556.08	\$650.40
67	\$347.92	\$433.07	\$478.29	\$518.27	\$567.97	\$607.00	\$710.01
68	\$377.08	\$469.46	\$518.31	\$561.81	\$615.65	\$657.98	\$769.53
69	\$406.29	\$505.78	\$558.34	\$605.28	\$663.31	\$708.91	\$829.12
70 71	\$435.49 \$490.32	\$542.13 \$610.43	\$598.39 \$673.73	\$648.76 \$730.48	\$710.99 \$800.53	\$759.86 \$855.55	\$888.73 \$1,000.64
72	\$545.18	\$678.70	\$749.08	\$812.20	\$890.07	\$951.25	\$1,000.04
73	\$600.03	\$746.95	\$824.47	\$893.88	\$979.62	\$1,046.98	\$1,224.51
74	\$654.83	\$815.24	\$899.83	\$975.58	\$1,069.14	\$1,142.66	\$1,336.42
75	\$717.08	\$892.70	\$985.38	\$1,068.32	\$1,170.71	\$1,251.22	\$1,463.38
76 77	\$801.47	\$997.76	\$1,101.12 \$1,216.85	\$1,194.03	\$1,308.56 \$1,446.35	\$1,398.52	\$1,635.64
77 78	\$885.91 \$970.31	\$1,102.84 \$1,207.94	\$1,332.60	\$1,319.81 \$1,445.56	\$1,584.18	\$1,545.78 \$1,693.08	\$1,807.95 \$1,980.22
79	\$1,054.72	\$1,312.99	\$1,448.31	\$1,571.30	\$1,721.96	\$1,840.36	\$2,152.47
80	\$1,139.13	\$1,418.07	\$1,564.07	\$1,697.03	\$1,859.80	\$1,987.63	\$2,324.75
81	\$1,275.79	\$1,588.27	\$1,751.77	\$1,900.70	\$2,082.95	\$2,226.13	\$2,603.70
82	\$1,412.51 \$1,549.20	\$1,758.41	\$1,939.45	\$2,104.34	\$2,306.13 \$2,529.30	\$2,464.67	\$2,882.68
83 84	\$1,549.20 \$1,685.88	\$1,928.55 \$2,098.77	\$2,127.15 \$2,314.82	\$2,307.98 \$2,511.61	\$2,752.51	\$2,703.17 \$2,941.72	\$3,161.64 \$3,440.58
85	\$1,822.59	\$2,268.92	\$2,502.49	\$2,715.28	\$2,975.64	\$3,180.24	\$3,719.55
86	\$2,077.75	\$2,586.61	\$2,852.88	\$3,095.39	\$3,392.21	\$3,625.44	\$4,240.30
87	\$2,332.93	\$2,904.23	\$3,203.24	\$3,475.57	\$3,808.81	\$4,070.68	\$4,761.03
88	\$2,588.04	\$3,221.88	\$3,553.56	\$3,855.70	\$4,225.40	\$4,515.91	\$5,281.75 \$5,803.53
89 90	\$2,843.22 \$3,098.41	\$3,539.53 \$3,857.17	\$3,903.93 \$4,254.27	\$4,235.82 \$4,615.97	\$4,641.99 \$5,058.63	\$4,961.14 \$5,406.35	\$5,802.52 \$6,323.25
91	\$3,353.52	\$4,174.83	\$4,604.63	\$4,996.11	\$5,475.19	\$5,851.61	\$6,843.98
92	\$3,608.68	\$4,492.47	\$4,954.98	\$5,376.24	\$5,891.78	\$6,296.81	\$7,364.75
93	\$3,863.89	\$4,810.13	\$5,305.31	\$5,756.38	\$6,308.37	\$6,742.07	\$7,885.44
94	\$4,119.02	\$5,127.78	\$5,655.69	\$6,136.51	\$6,724.95	\$7,187.29	\$8,406.19
95 96	\$4,374.20 \$4,702.28	\$5,445.45 \$5,853.84	\$6,006.06 \$6,456.51	\$6,516.64 \$7,005.43	\$7,141.51 \$7,677.12	\$7,632.54 \$8,204.98	\$8,926.93 \$9,596.43
97	\$5,030.33	\$6,262.26	\$6,906.99	\$7,494.15	\$8,212.79	\$8,777.38	\$10,265.99
98	\$5,358.40	\$6,670.64	\$7,357.41	\$7,982.89	\$8,748.40	\$9,349.85	\$10,935.51
99	\$5,686.47	\$7,079.04	\$7,807.86	\$8,471.64	\$9,283.98	\$9,922.26	\$11,605.00

METROPOLITAN LIFE INSURANCE COMPANY Policy Forms: VIP1

Using the Rating Factors for Inflation Decreases in the Gross Premium Methodology

The rating factors in the following tables are additional to the rates and factors already filed. For example:

A 55 year old (age at issue) chooses a VIP1 (Ideal) policy with 5% automatic compound inflation, 100% home care coverage, a 4 year lifetime benefit, a \$10 daily benefit, a 45 day elimination period. His/her original premium was determined as follows:

Previously Filed	Base Plan Premium	\$ 119.30
Previously Filed	Elimination Period Factor	 1.09
	Adjusted Premium	\$ 130.04
	Final Premium	\$ 130.04

Should that individual subsequently choose to decrease inflation from 5% to 4% (automatic compound), the new premium would be determined as follows:

Previously Filed	Base Plan Premium	\$ 119.30
Previously Filed	Elimination Period Factor	 1.09
	Adjusted Premium	\$ 130.04
New	Inflation Decrease Factor *	 0.852310
	Final Premium	\$ 110.83

^{*} Because the individual is reducing inflation from 5.0% to 4.0% (a decrease of 1.0%), the inflation decrease factor = $\begin{pmatrix} 0.984147 \end{pmatrix} ^10 = 0.852310$. The table factor (which reflects a 0.1% decrease) is applied 10 times to represent a 1.0% decrease.

With 18% rate increase coincident with inflation decrease:

Filed w/ 18% incr.	Base Plan Premium	\$	140.77
Previously Filed	Elimination Period Factor		1.09
	Adjusted Premium	\$	153.44
New	Inflation Decrease Factor *		0.852310
	Final Premium	\$	130.78
	Actual Billed Premium **	\$	130.04
** Simplified	d to charge premium befo	re rate incre	ase.

METROPOLITAN LIFE INSURANCE COMPANY Policy Forms: VIP1

Rating Factors for Decreases in Inflation Percentage (below 5.0% level)

	Compound Inflation	Simple Inflation
<u>Issue Age</u>	(each 0.1% decrease)	(each 0.1% decrease)
30	0.984679	0.990631
31	0.984679	0.990631
32	0.984679	0.990631
33	0.984679	0.990631
34	0.984680	0.990632
35	0.984679	0.990631
36	0.984679	0.990631
37	0.984680	0.990631
38	0.984680	0.990632
39	0.984679	0.990631
40	0.984680	0.990631
41	0.984554	0.990501
42	0.984434	0.990376
43	0.984319	0.990257
44	0.984209	0.990144
45	0.984103	0.990034
46	0.984068	0.989922
47	0.984034	0.989816
48	0.984002	0.989717
49	0.983972	0.989622
50	0.983943	0.989532
51	0.983997	0.989446
52	0.984047	0.989367
53	0.984093	0.989295
54	0.984136	0.989228
55	0.984147	0.989136
56	0.984413	0.989186
57	0.984651	0.989230

METROPOLITAN LIFE INSURANCE COMPANY Policy Forms: VIP1

Rating Factors for Decreases in Inflation Percentage (below 5.0% level)

<u>Issue Age</u>	Compound Inflation (each 0.1% decrease)	Simple Inflation (each 0.1% decrease)
58	0.984865	0.989269
59	0.985057	0.989304
60	0.985232	0.989336
61	0.985880	0.989681
62	0.986425	0.989966
63	0.986889	0.990207
64	0.987290	0.990413
65	0.987668	0.990619
66	0.988402	0.991073
67	0.988994	0.991434
68	0.989481	0.991729
69	0.989890	0.991973
70	0.990237	0.992179
71	0.990892	0.992599
72	0.991402	0.992921
73	0.991809	0.993178
74	0.992142	0.993385
75	0.992419	0.993557
76	0.992992	0.993979
77	0.993444	0.994309
78	0.993810	0.994576
79	0.994114	0.994795
80	0.994368	0.994978
81	0.994368	0.994978
82	0.994368	0.994978
83	0.994368	0.994978
84	0.994368	0.994978

SERFF Tracking #: META-131359736 State Tracking #: META-131359736 Company Tracking #: CT17-211 VIP1

State: Pennsylvania Filing Company: Metropolitan Life Insurance Company

TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified

Product Name: Individual Long-Term Care Insurance

Project Name/Number: 2017_2018 Rate Increase /CT17-211 VIP1 (RW)

Supporting Document Schedules

Catiofical Items	T., (4.11 - 4 (4.011)	
Satisfied - Item:	Transmittal Letter (A&H)	
Comments:	Please see the attached revised Transmittal Letter and Landing Spot Description	
Attachment(s):	LSE description - VIP1.pdf PA VIP1 Filing Letter_Landing Spots_Rate Action 2018.pdf	
Item Status:		
Status Date:		
Bypassed - Item:	Actuarial Certification (A&H)	
Bypass Reason:	Not applicable for this filing	
Attachment(s):		
Item Status:		
Status Date:		
Satisfied - Item:	Actuarial Memorandum and Explanatory Information (A&H)	
Comments:	Please see the attached Actuarial Memorandum and Explanatory Information (A&H)	
Attachment(s):	PA_VIP1_Filing Materials_01292018.pdf	
Item Status:		
Status Date:		
Bypassed - Item:	Advertisements (A&H)	
Bypass Reason:	Not applicable for this filing	
Attachment(s):		
Item Status:		
Status Date:		
Bypassed - Item:	Authorization to File (A&H)	
Bypass Reason:	Not applicable for this filing	
Attachment(s):		
Item Status:		
Status Date:		
Bypassed - Item:	Insert Page Explanation (A&H)	
Bypass Reason:	Not applicable for this filing	
Attachment(s):		
Item Status:		

State:	Pennsylvania	Filing Company:	Metropolitan Life Insurance Company	
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.001 Qualified			
Product Name:	Individual Long-Term Care Insurance			
Project Name/Number:	2017_2018 Rate Increase /CT17-211 VIP1 (RW)			
Status Date:				
Bypassed - Item:	Rate Table (A&H)			
Bypass Reason:	Not applicable for this filing			
Attachment(s):				
Item Status:				
Status Date:				
Bypassed - Item:	Replacement Form with Highlighted	Changes (A&H)		
Bypass Reason:	Not applicable for this filing	<u> </u>		
Attachment(s):	''			
Item Status:				
Status Date:				
Dynasonal Itomi	December Coloniation (ASII)			
Bypassed - Item:	Reserve Calculation (A&H)			_
Bypass Reason:	Not applicable for this filing			
Attachment(s): Item Status:				
Status Date:				
Status Date:				
Bypassed - Item:	Variability Explanation (A&H)			
Bypass Reason:	Not applicable for this filing			
Attachment(s):				
Item Status:				
Status Date:				
Satisfied - Item:	Policyholder Letter			
Comments:	Please see the attached Policyholde	r l ottor		
Attachment(s):	IB Insured RA Itr_Flat increase.pdf	I LOUGI		
Item Status:	Insured ItA III_I lat Increase.pur			
Status Date:				

Company Tracking #:

CT17-211 VIP1

SERFF Tracking #:

META-131359736

State Tracking #:

META-131359736

Addendum: Automatic Inflation Choices ("Landing Spots"): VIP Policy Series

The original filed forms for the VIP policy series included 5% ACI (Automatic Compound Inflation) and 5% Simple (Automatic Simple Inflation) riders. Applicable rates for these Automatic Inflation riders were filed and approved with the original forms and rates.

In order to provide additional inflation options ("Landing Spots") to individuals with Automatic Inflation, we are filing new Inflation riders that make Automatic Inflation available at percentages lower than 5.0% (from 0.1% to 4.9%, in 0.1% increments). By allowing reductions to the insured's current 5% Automatic Inflation in conjunction with a rate increase, these policyholders have an additional opportunity to significantly mitigate any rate action and adjust future automatic increases in coverage to a level more consistent with their current needs and circumstances.

The applicable rating factors for these new Inflation Mitigation riders have been included in this filing. For each policy series, these factors were determined using the relative ratios of the "5% ACI", "5% Simple" and "No Inflation" rates. The 5% Automatic Inflation rate is then essentially multiplied by the Inflation Mitigation "rating factors" (which are less than 1) to determine rates for lower Automatic Inflation percentages.

The new premium will be determined as if the policyholder had originally chosen the new lower Automatic Inflation percentage, and using the insured's original age and original benefit amounts. (Note: this methodology is consistent with that used to calculate new premiums for other coverage downgrade options offered). However, since the new Automatic Inflation percentage will apply on a prospective basis only (starting with the next benefit increase after the Inflation Mitigation rider becomes effective), policyholders will keep all benefit increase amounts accrued to date.

Inflation Downgrades (Landing Spots) for Requested Rate Increase

MetLife offers policyholders an array of options to help mitigate the impact of any in-force rate increase, including reductions to their Daily Benefit Amount or their Total Lifetime Benefit. When implementing a rate increase, the new automatic inflation choices create an additional benefit offer.

Landing Spots reduce the policyholder's future Automatic Inflation percentage. For each policyholder, this new percentage can be determined such that the new premium (including the impact of the rate increase <u>and</u> the Inflation Mitigation Rider) can be as close as possible to (but not less than) the premium before the increase. However, for administrative and policyholder communication simplicity, the actual billed premium will be exactly equal to the premium before the rate increase. This simplification generates billed premiums that are about ½% lower than premiums using the actual Inflation Mitigation Rider rating factors and never higher than filed rates. (In effect, the Landing Spot Automatic Inflation percentage is rounded up to the next highest 0.1%).

Landing spot offers may not be made in all instances. In some cases, such as paid-up plans and/or limited-pay policies, the usefulness of landing spots is limited. The "Landing Spot" offer is expected to be a one-time option available at the time of this rate increase only and the policyholder rate increase letters will disclose this fact.

¹ Other options such as changing elimination period or removing riders are also available, but not explicitly quoted in the policyholder letters. Policyholders are instructed to contact MetLife customer service representatives to learn about options not described.

Metropolitan Life Insurance Company 1300 Hall Boulevard Bloomfield, CT 06002 Tel 860-656-3813 Fax 860-656-3805 treilly1@metlife.com



Thomas G. Reilly
Assistant Vice President
Product Management and Compliance

February 1, 2018

Pennsylvania Insurance Department 1326 Strawberry Square, 13th Floor Harrisburg, Pennsylvania 17120

Re: Metropolitan Life Insurance Company ("MetLife")

Individual Long-Term Care Insurance -

Inforce Premium Rate Schedule Increase Filing for Policy Forms LTC-IDEAL-PA, et al and LTC-IDEAL-

PA-ML, et al

NAIC Company No. is 65978 FEIN No. is 13-5581829

Dear Sir/Madam:

We are filing, for your review and authorization, a request for a 33% premium rate schedule increase with respect to the policy forms listed below. The policy forms are tax-qualified individual long-term care insurance policies.

LTC-IDEAL-PA - approved by your Department in 2003 - approved by your Department in 2003 LTC-FAC-PA LTC-VAL-PA - approved by your Department in 2003 LTC-PREM-PA - approved by your Department in 2003 LTC-IDEAL-PA-ML - approved by your Department in 2003 LTC-FAC-PA-ML - approved by your Department in 2003 LTC-VAL-PA-ML - approved by your Department in 2003 LTC-PREM-PA-ML - approved by your Department in 2003

The inforce premium rate schedule increase for which we are seeking authorization in this filing will apply to the above listed policies, along with those rider and endorsements that were contemporaneously or subsequently authorized for use by your Department. They were issued in your state from January, 2003 to June, 2006 and are no longer being marketed in any state. Nationwide, these policy forms were last issued in 2007.

We are fully aware that a premium increase may be difficult for our policyholders; therefore, we will be providing policyholders with an array of options, if available, which will help them mitigate the impact of any increase. Most importantly, for those-policyholders who elected compound or simple inflation, we will provide them, if applicable, with the ability to *completely or partially avoid the increase* by reducing their benefit increase coverage from 5 percent automatic compound or simple benefit increase to a lower percentage benefit increase. Policyholders who choose to completely or partially avoid the increase in premium resulting from the rate increase by opting for a reduction in inflation protection levels. The lower benefit increase percentage will apply on a prospective basis only. We are, therefore, filling the following riders for each policy series to implement these options.

Policy Series	New Compound Rider Form	New Lower Compound Amount(s)	New Simple Rider Form	New Lower Simple Amount(s)
LTC-IDEAL-PA LTC-FAC-PA LTC-VAL-PA LTC-PREM-PA LTC-IDEAL-PA-ML LTC-FAC-PA-ML LTC-VAL-PA-ML LTC-PREM-PA-ML	LTC97- IMR	0.1% - 4.9%	LTC97-IMR	0.1% - 4.9%

Upon policyholder selection, their current inflation rider will be replaced by the new rider. Please note, that we are extending the use of the following endorsements, as we may offer inflation mitigation options to insureds outside of this requested rate increase.

Please see below for a description of each rider.

ACI-VIP-MR

Automatic Compound Inflation Protection Modification Rider. This rider will be issued to policyholders who have been issued Policy Form #'s LTC-IDEAL-PA, LTC-FAC-PA, LTC-VAL-PA, LTC-PREM-PA, LTC-IDEAL-PA-ML, LTC-FAC-PA-ML, LTC-VAL-PA-ML, LTC-PREM-PA-ML, in place of the automatic compound inflation rider that is currently in effect. The new rider will go into effect when the current rider ends. The new rider will provide a lower percentage amount for automatic inflation increases to mitigate the rate increase impact.

ASI-VIP-MR

Automatic Simple Compound Inflation Protection Modification Rider. This rider will be issued to policyholders who have been issued Policy Form #'s LTC-IDEAL-PA, LTC-FAC-PA, LTC-VAL-PA, LTC-PREM-PA, LTC-IDEAL-PA-ML, LTC-FAC-PA-ML, LTC-VAL-PA-ML, LTC-PREM-PA-ML, in place of the automatic compound inflation rider that is currently in effect. The new rider will go into effect when the current rider ends. The new rider will provide a lower percentage amount for automatic inflation increases to mitigate the rate increase impact.

Note that previously, a premium rate increase request of 18% was submitted on December 14, 2008, and your Department authorized 18% on March 13, 2009.

Note that previously, a premium rate increase request of 58% was submitted on January 2, 2013, and your Department authorized 20% on May 1, 2013.

Note that previously, a premium rate increase request of 59.60% was submitted on February 3, 2016, and your Department authorized 20% on April 5, 2016.

We are submitting an actuarial memorandum, which reflects inflation protection landing spots applicable to our proposed rate increase request.

Notification to Policyholders of Premium Rate Schedule Increase

After we have obtained authorization of the premium rate increase, this rate increase will become effective on each policy's modal premium due date (monthly, quarterly, semi-annually and annually), following at least a 60 day advance written notification to the policyholder. In our written notification we will include explanatory information related to the rate increase, including:

- The amount of the increase requested in this filing and the amount of the increase authorized by your Department;
- If the full amount of the requested increase is authorized by your Department, a statement that the
 policy may be subject to rate increases in the future and, if the amount of the increase authorized by
 your Department is less than the amount requested in this filing, the notice may include an additional
 statement about the likelihood of MetLife making future rate increase requests on the policy. The
 wording of the statement will depend on the degree of variance from the amount requested;
- The current premium rate and the premium rate after the increase is applied;
- A statement that the premium rate adjustment will be effective on the policy's modal premium due date as described above;
- The following options available to the policyholder:
 - 1. the policyholder can continue his/her current coverage by paying the new premium amount when due:
 - 2. the policyholder can reduce his/her coverage to lessen the impact of the premium rate schedule if the current level of coverage permits a reduction; or
 - 3. if the policyholder's coverage lapses (due to nonpayment of premium or cancellation) at any time from the date of our written notification up to 120 days following the first due date of the new premium ("Election Period"), then the policyholder will have nonforfeiture coverage as follows.
 - If the policyholder's coverage does not include the nonforfeiture coverage provision, or includes the nonforfeiture coverage provision but that provision provides benefits less than the Limited Coverage Upon Lapse Following Premium Increase Endorsement ("LCUL"), we will issue the policyholder the LCUL.
 - If the policyholder's policy includes Contingent Benefits Upon Lapse and the policyholder qualifies for coverage under Contingent Benefits Upon Lapse, we will instead provide coverage under the LCUL, since the benefit payable under the LCUL is equal to the benefit payable under Contingent Benefits Upon Lapse.
 - If the policyholder's coverage includes the nonforfeiture coverage provision and that provision provides benefits equal to the LCUL, we will provide coverage under the nonforfeiture coverage provision.

We will not provide coverage under more than one feature that provides for a nonforfeiture benefit. We have included a copy of our policyholder notification letter and coverage change form for informational purposes.

We are extending the use of the Limited Coverage Upon Lapse Following Premium Increase Endorsement (LCUL), which was previously authorized by your Department on March 28, 2013.

The contact person for this filing is:

Deborah Fountas 1300 Hall Boulevard Bloomfield, CT 06002 Telephone: 860-656-3808 dfountas@metlilfe.com Thank you for your attention to our filing. We look forward to hearing from you.

Sincerely,

Thomas G. Reilly

Assistant Vice President

Thanas S. Reily

Product Management & Compliance

Re: LTC-FAC, LTC-VAL, LTC-IDEAL and LTC-PREM

Issued by Metropolitan Life Insurance Company (MetLife)

Attached is the filing for the captioned forms. This letter provides an overview of the filing and notes on some of the content. After a careful review of earlier filings, we have endeavored to reflect in this filing additional content based on all the questions submitted by your Department. Hopefully, this will make your review easier and more effective.

Filing Overview

In addition to this overview, this filing consists of the Actuarial Memorandum, an Addendum focusing on premium rates for various levels of inflation protection for use as "Landing Spots" consequent to rate action, and supporting data based on earlier reviews. These documents are outlined and summarized here for your convenience.

Title	Description
Actuarial Memorandum	-
Exhibit I-A	Lifetime Loss Ratio ("LLR")
	 Without/with proposed rate increase of 33.0%
	• Nationwide experience
	Weighted average statutory rate 4.48%
	LLR without rate increase – 110.9%
	LLR with rate increase – 97.1%
Exhibit II-A	Demonstration of rate action meeting Rate Stability
	(58/85) limitations
Exhibit I-B	Lifetime Loss Ratio ("LLR")
	 Without/with proposed rate increase of 33.0%
	• Pennsylvania experience
	Weighted average statutory t rate 4.48%
	LLR without rate increase – 114.5%
	LLR with rate increase – 100.1%
Exhibit II-B	Demonstration of rate action meeting Rate Stability
	(58/85) limitations
Review of Prior Correspondence	
Attachment 1	Comparison of Original Pricing and Current Best
Attachment 2	Actual-to-Expected Loss Ratios by Duration
	LLR without rate increase – 108.4%; A/E – 1.72
Attachment 3	Actual-to-Expected Loss Ratios by Calendar Year
	LLR without rate increase – 110.8%; A/E – 1.76
Attachment 4	Actual-to-Expected results for Lapse, Mortality,
	Incidence and Claim Termination assumptions
Attachment 9-A	Lifetime Loss Ratio ("LLR")

	·	
	 Without/with proposed rate increase of 33.0% Nationwide written premium and paid claims experience Weighted average statutory rate 4.48% LLR without rate increase – 106.3% With rate increase – 92.9% 	
Attachment 9-B	Lifetime Loss Ratio ("LLR")	
	 Without/with proposed rate increase of 33.0% 	
	• <i>Pennsylvania</i> written premium and paid	
	claims experience	
	 Weighted average statutory rate 4.48% 	
	LLR without rate increase – 109.8%	
	With rate increase – 95.9%	
Attachment 16	Nationwide Experience Projections on Initial Rate	
	Basis With No Rate Increase	
Attachment 17	Nationwide Experience Projections With Premiums	
	Restated to Proposed Rate Level Since Inception	
Attachment 19	Nationwide Reserve Experience	
Addendum – Actuarial Memorandum		
Addendum	Memorandum on Premium Rates for use as "Landing	
	Spots" with Rate Increases	

Additional Notes

MetLife requests the rate action based on deviations from anticipated experience outlined in the Actuarial Memorandum, the Addendum, and the supporting attachments. Lifetime Loss Ratios exceed all minimum requirements in Pennsylvania as well as the application of rate stability standards even at the full requested rate action. In addition, though Pennsylvania-only experience is not necessarily credible, the Pennsylvania LLR's still meet the standards above at the full rate action level.

Despite the rate action requested, the experience of the block does not fully return to pricing levels. In general, the rate action restricts consideration of recovering historical losses by focusing on future lifetime experience. We will continue, of course, to analyze and adjust experience assumptions and reserve the right to update those in the future along with requesting any resulting changes in premium rates.

Thank you for your consideration. I look forward to hearing from you.

Mark D. Newton, FSA, MAAA

Mark Debuton

Actuarial Director, Metropolitan Life Insurance Company

METROPOLITAN LIFE INSURANCE COMPANY

New York, NY

Actuarial Memorandum for VIP Series

January 29, 2018

Policy Forms

The premium rate schedule increase for which we are seeking approval will apply to the following individual long-term care policy forms:

- LTC-FAC-PA
- LTC-VAL-PA
- LTC-IDEAL-PA
- LTC-PREM-PA
- LTC-FAC-PA-ML
- LTC-VAL-PA-ML
- LTC-IDEAL-PA-ML
- LTC-PREM-PA-ML

These forms were developed as part of a nationwide series and were issued in Pennsylvania from July 2002 to May 2009, but are no longer being marketed in any state. Nationwide, the last policies under this series were issued in 2009.

Policy forms LTC-FAC-PA, LTC-VAL-PA, LTC-IDEAL-PA, and LTC-PREM-PA (subsequently referred to as LTC-FAC, LTC-VAL, LTC-IDEAL, and LTC-PREM, respectively) are existing individual tax-qualified policy forms and were previously approved in 2002, along with any rider or endorsement forms that were contemporaneously or subsequently approved for use with these policy forms.

Policy form LTC-FAC provides coverage for long-term care services received in a nursing home, assisted living facility (ALF), or hospice facility. Policy forms LTC-VAL, LTC-IDEAL and LTC-PREM provide comprehensive long-term care coverage.

1. Purpose of Filing

This actuarial memorandum has been prepared for the purpose of demonstrating that the anticipated loss ratio standard of this product meets the minimum requirements of your state and may not be suitable for other purposes.

2. Description of Benefits

<u>LTC-FAC</u> is part of a nationwide series of individually underwritten policy forms which reimburses 100% of charges, up to a maximum facility benefit amount, for confinement in a licensed nursing home or assisted living facility. Benefits are payable under skilled, intermediate, or custodial levels of care, as well as inpatient hospice care.

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The daily benefit amount and the maximum benefit period are selected at issue. Additional benefits for needs assessment expenses and transition expenses are also provided. In addition, LTC-FAC provides benefits for international coverage, caregiver training, and alternate services. For married couples in which both spouses purchase identical primary policies, the policy of the surviving spouse will become paid-up on death of the other spouse, provided that both policies have been inforce, with no benefits paid, for at least ten years.

<u>LTC-VAL</u> is part of a nationwide series of individually underwritten policy forms which reimburses 100% of charges, up to a maximum facility benefit amount, for confinement in a licensed nursing home. Benefits are payable under skilled, intermediate, or custodial levels of care, as well as inpatient hospice care.

LTC-VAL also includes an assisted living/home care/community-based care benefit which reimburses 100% of charges from formal caregivers, up to a maximum assisted living/home/community-based care benefit amount, for services received at home or assisted living facility or at an adult day care center for maintenance or personal care, including hospice care.

The daily benefit amount, assisted living/home care/adult day care percentage, and maximum benefit period are selected at issue. Additional benefits for needs assessment expenses are also provided. In addition, LTC-VAL provides benefits for respite care, international coverage, caregiver training, and alternate services.

<u>LTC-IDEAL</u> is part of a nationwide series of individually underwritten policy forms which reimburses 100% of charges, up to a maximum facility benefit amount, for confinement in a licensed nursing home or assisted living facility. Benefits are payable under skilled, intermediate, or custodial levels of care, as well as inpatient hospice care.

LTC-IDEAL also includes a home care/community-based care benefit which reimburses 100% of charges from formal caregivers, up to a maximum home care/community-based care benefit amount, for services received at home or at an adult day care center for maintenance or personal care, including hospice care.

The daily benefit amount, home care/adult day care percentage, and maximum benefit period are selected at issue. Additional benefits for needs assessment expenses and transition expenses are also provided. In addition, LTC-IDEAL provides benefits for respite care, international coverage, caregiver training, alternate services, and supportive services/specialized transportation. For married couples in which both spouses purchase identical primary policies, the policy of the surviving spouse will become paid-up on death of the other spouse, provided that both policies have been inforce, with no benefits paid, for at least ten years.

<u>LTC-PREM</u> is part of a nationwide series of individually underwritten policy forms which reimburses a maximum facility benefit amount, for confinement in a licensed nursing home. Benefits are payable under skilled, intermediate, or custodial levels of care, as well as inpatient hospice care.

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LTC-PREM also includes a home/community-based care benefit which reimburses a maximum home/community-based care benefit amount, for services received at home or assisted living facility or at an adult day care center for maintenance or personal care, including hospice care.

The daily benefit amount, home care/adult day care percentage, and maximum benefit period are selected at issue. Additional benefits for needs assessment expenses and international coverage are also provided. For married couples in which both spouses purchase identical primary policies, the policy of the surviving spouse will become paid-up on death of the other spouse, provided that both policies have been inforce, with no benefits paid, for at least ten years..

LTC-FAC, LTC-VAL, LTC-IDEAL, and LTC-PREM

For all these policies, benefit eligibility is based on the inability to perform at least two of six activities of daily living (ADLs) including bathing, continence, dressing, eating, toileting, and transferring, for a period of at least 90 days due to loss of functional capacity; or due to severe cognitive impairment.

Benefit payments commence after a specified number of days in a waiting period, selected at issue, which accumulate over the lifetime of the policy. The waiting period need not be satisfied before receiving coverage for hospice care (except LTC-PREM) or (if covered under the policy form) respite care, needs assessment or caregiver training; however, receipt of these services does not count towards satisfying the waiting period. Waiver of premium is provided beginning on the first day of the policy month coincident with or following the day the insured becomes eligible for benefit payments (includes completion of the waiting period).

At issue, the insured had the option of choosing one of the following benefit increase riders: 5% Compound, 5% Simple, or Future Purchase (in some states, a 3% Compound Inflation Rider was also available).

At issue, the insured had the option of selecting the following riders: Nonforfeiture Coverage Rider, Return of Premium Rider, Restoration of Benefits Rider, Shared Care Rider, Home Care Plus Rider (LTC-IDEAL only), Indemnity Rider (LTC-VAL only), Ten Year Premium Payment Rider, or Paidup Rider. A Contingent Benefits Upon Lapse Rider is attached to all policies, except those that select the Nonforfeiture Coverage Rider, for no additional premium. The insured could also elect a Double Pay First Year or Reduced Pay at 65 Option.

3. Renewability

These policy forms are guaranteed renewable for life.

4. Applicability

This filing is applicable to in-force policies only, as these policy forms are no longer being sold in the market. The premium changes will apply to the base forms as well as all applicable riders.

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5. Actuarial Assumptions

- a. <u>Expected Claim Costs</u> are the product of attained age frequency rates and continuance curves, adjusted by utilization factors and underwriting selection factors based on actual experience through June 30, 2016.
- b. <u>Voluntary Termination Rates</u> vary by duration as developed from actual experience through June 30, 2016 and are shown in the following table:

Policy Duration	Lapse Rate
1	5.00%
2	4.50%
3	4.00%
4	3.50%
5	2.50%
6	2.00%
7	1.80%
8	1.50%
9	1.30%
10	1.10%
11+	1.10%

In the year of rate increase implementation, it is assumed that an additional 4.0% of policies lapse and there is 3.0% net reduction to future premiums and benefits due to benefit downgrades. There is no adverse selection assumed due to the additional lapse rates.

- c. Mortality 88% of Annuity 2000 Basic Table with selection consistent with experience.
- d. <u>Expenses</u> Expenses have not been explicitly projected. It is assumed that the originally filed expense assumptions remain appropriate.

The above assumptions are based on actual inforce experience of MetLife and are deemed reasonable for these particular policy forms. In establishing the assumptions described in this section, the policy design, underwriting, and claims adjudication practices for the above-referenced policy forms were taken into consideration.

6. Marketing Method

These policy forms were marketed by agents and brokers of MetLife.

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7. Underwriting Description

These policy forms were fully underwritten with the use of various underwriting tools in addition to the application, which may have included medical records, an attending physician's statement, telephone interview and/or face-to-face assessment.

8. Premiums

Premiums are unisex, but vary by issue age, rating class, benefit period, initial daily benefit, waiting period, home and community care percentage, inflation protection option, payment method, premium mode and the selection of any other options or riders.

9. Issue Age Range

These policy forms were issued up to age 84.

10. Area Factors

Area factors are not used for this product.

11. Premium Modalization Rules

The following modal factors are applied to the annual premium (AP):

Premium Mode	Modal Factors
Annual	1.00*AP
Semi-Annual	0.51*AP
Quarterly	0.265*AP
Monthly	0.09*AP

12. Reserves

Active life reserves have not been used in this rate increase analysis. Claim reserves as of December 31, 2016 have been discounted to the incurral date of each respective claim and included in historical incurred claims. Incurred but not reported reserve balances as of December 31, 2016 have been allocated to a calendar year of incurral and included in historical incurred claims.

13. Trend Assumptions

As this is not medical insurance, we have not included any explicit medical cost trends in the projections.

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14. Past and Future Policy Experience

Nationwide and Pennsylvania experience for policy form series LTC-FAC, LTC-VAL, LTC-IDEAL, and LTC-PREM are shown in Exhibit I-A and Exhibit I-B, respectively.

Historical experience is shown by claim incurral year. Claim payments and reserves were discounted to the mid-point of the year of incurral at the weighted average maximum valuation interest rate for contract reserves which is 4.48%. Incurred but not reported reserve balances as of December 31, 2016 have been allocated to a calendar year of incurral and included in historical incurred claims.

Annual loss ratios are calculated, with and without interest, as incurred claims divided by earned premiums.

A lifetime loss ratio as of December 31, 2016 is calculated as the sum of accumulated past experience and discounted future experience where accumulation and discounting occur at the weighted average maximum valuation interest rate for contract reserves, which is 4.48%.

15. Projected Earned Premiums and Incurred Claims

Earned premiums for projection years 2017 through 2097 are developed by multiplying each prior period's earned premium (starting with December 31, 2016 actual earned premium) by a persistency factor. For a year in which the rate increase is effective, the earned premium prior to the increase is multiplied by 1 plus the rate increase percent and an effectiveness factor.

Each projection year claim amount is calculated by multiplying incidence, continuance and utilization factors by the policy and rider benefits on a seriatim basis.

Present and accumulated values in the lifetime projections in Exhibit I are determined at the average maximum valuation interest rate for contract reserves applicable to LTC business issued in the years in which the applicable business of this filing were issued. The maximum valuation interest rate averages 4.48%.

The assumptions used in the projections in Exhibit I were developed from the company's LTC insurance experience.

Projections in Exhibit II provide a demonstration that the sum of the accumulated value of incurred claims without the inclusion of active life reserves, and the present value of future projected incurred claims, without the inclusion of active life reserves, will not be less than the sum of the following:

- 1. Accumulated value of the initial earned premium times 58%;
- 2. 85% of the accumulated value of prior premium rate schedule increases;
- 3. Present value of future projected initial earned premium times 58%; and

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4. 85% of the present value of future projected premium in excess of the projected initial earned premium.

16. History of Previous Inforce Rate Increases

Round	Authorized %	Authorization Date	Implementation Date
1	18.00%	3/13/2009	10/1/2009
2	20.00%	5/1/2013	10/1/2013
3	20.00%	4/5/2016	8/1/2016

The 2009 premium rate increase applied to policyholders with an issue age under 70, except when reduced by new business caps that were based on policies with similar benefits that were available for sale from MetLife.

The experience and projections in Exhibit I-A have been restated to reflect a rate level similar to that authorized in Pennsylvania on a nationwide basis.

17. Requested Rate Increase

The company is requesting an increase of 33.00% for the policy forms listed above. Although a larger premium rate increase is currently supported and needed under rate stability regulation, an increase of only 33.00% is being requested at this time to help mitigate the impact on the policyholder. Corresponding rate tables reflecting the 33.00% increase are included with this filing.

The rate tables reflect the prior authorized increases, but do not reflect any issue age and/or new business cap associated with the 2009 rate increase. Also note that the actual rates implemented may vary slightly from those filed due to implementation rounding algorithms.

18. Analysis Performed

The initial premium schedule was based on pricing assumptions believed to be appropriate, given the information available, at the time the initial rate schedule was developed. The original pricing assumptions for claim costs, voluntary termination rates and mortality were as follows:

a. Incidence and claim termination rates: The original pricing expected claim costs for nursing care were derived from the 1985 and 1995 National Nursing Home Surveys and adjusted to reflect: (1) surveys of nursing home resident cohorts indicate certain long-term residents would not meet the benefit eligibility under the contracts, and (2) the Medicaid population, which exhibits worse health status and greater LTC services use, is included in the survey.

Original pricing claim costs for home and community care benefit and additional benefits were derived from the 1989 and 1994 National Long-Term Care Survey of disable elders in the Community.

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The original pricing expected claim costs for nursing care, home and community care, and additional benefits were also adjusted to reflect the benefits available under these policy forms.

b. The original pricing expected voluntary termination rates varied by duration and issue age as shown in the following table:

Policy Duration	Up to Issue Age 64	Issue Age 65+
1	6.0%	8.0%
2	5.0%	6.0%
3	4.0%	4.0%
4+	3.0%	3.0%

c. The original pricing expected mortality rates were based on the 1983 Group Annuity Mortality Table.

As part of the in-force management of its long-term care insurance business, MetLife monitors its performance by completing periodic analyses of lapse rates, mortality rates, claim incidence rates, claim continuance rates and claim utilization rates. The findings from these analyses were used to determine the current experience assumptions. A model of this business was developed for use in the cash flow testing that is part of the company's annual statutory reporting requirements. Using this model, a future projection of these policies under the new experience assumptions was performed and the projected lifetime loss ratio for these policies was determined. For these policies, the past experience and future projections based on current experience assumptions combine to a resulting loss ratio that far exceeds both original pricing expectations and state minimum requirements.

Similar analyses were done for the prior premium rate increases. Since then, morbidity levels have been worse than that assumed in the prior rate increase.

The experience analysis, management's view of when a change to the original rate schedule may be considered, and the seriatim inforce and claim data used in developing the projections in Exhibit I and II have been relied upon by the actuary in the development of this memorandum.

19. Loss Ratio Requirement Compliance Demonstration

Projected experience assuming the increase is implemented is shown in Exhibit I. As shown in Exhibit I, the expected lifetime loss ratio, both with and without the requested rate increase, exceeds the minimum loss ratio requirement.

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20. Average Annual Premium

The average September 30, 2017 annualized premium for all premium-paying policies before and after the current requested increases are:

Before increase: \$2,641 After current requested increase: \$3,513

The average September 30, 2017 annualized premiums for all premium-paying policies issued in Pennsylvania, before and after the current requested increases are:

Before increase: \$2,970 After current requested increase: \$3,951

21. Proposed Effective Date

This rate increase will become effective on each policy's modal premium due date (monthly, quarterly, semi-annually and annually) following at least a 60-day advance written notification to the policyholder.

22. Nationwide Distribution of Business as of September 30, 2017 (based on premium-paying policies inforce count)

By Issue Age

Issue Age	%
<45	6%
45-49	10%
50-54	21%
55-59	29%
60-64	22%
65-69	9%
70-74	3%
75+	1%
Total	100%

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By Benefit Period

Benefit Period	%
1 Year	0%
1.5 Year	0%
2 Year	7%
3 Year	20%
4 Year	16%
5 Year	27%
6 Year	0%
7 Year	6%
Lifetime	24%
Total	100%

By Inflation Type

Inflation Type	%	
Compound 3%	0%	
Compound 5%	61%	
Simple 5%	26%	
FPO	3%	
None	10%	
Total	100%	

By Home Care Percentage

Home Care Percentage	%
None (FC only)	3%
50%	5%
75%	8%
100%	84%
Total	100%

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By Gender

Gender	%
Female	59%
Male	41%
Total	100%

By Premium Payment Option

Payment Option	%
Double Pay First Year	3%
Paid - Up	2%
Reduced Pay at 65	5%
Lifetime	90%
Ten Pay	0%
Total	100%

23. Number of Policyholders

As of September 30, 2017, the number of premium-paying policies inforce and premiums that will be affected by this increase are:

	Issued Before Rate Stability Regulation Effective Date		Issued On or After Rate Stability Regulation Effective Date	
	Number of Insured	2017 Annualized Premium	Number of Insured	2017 Annualized Premium
Pennsylvania	-	-	2,997	\$8,900,389
Nationwide	31,519	\$86,920,745	34,743	\$88,056,958

24. Actuarial Certification

I am a Fellow of the Society of Actuaries and a Member of the American Academy of Actuaries, and I meet the Academy's qualification standards for preparing health rate filings and to render the actuarial opinion contained herein.

This memorandum has been prepared in conformity with all applicable Actuarial Standards of Practice, including ASOP No. 8.

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I hereby certify that, to the best of my knowledge and judgment, this rate submission is in compliance with the applicable laws and regulations of Pennsylvania except the filing does not include the certification required for certain policies subject to your Department's long-term care Rate Stability rules. A larger rate increase would be needed in order to certify.

I further certify that:

- the analysis described in Section 18 of this memorandum was used in determining the need for a rate increase;
- the policy design, underwriting and claims adjudication practices have been taken into consideration in this rate increase request;
- the actuarial assumptions are appropriate and the gross premiums bear reasonable relationship to the benefits; and
- the relationship between renewal premium rate schedules and new business premium rate schedules is not applicable because we are no longer marketing new business.

Mark D. Newton, FSA, MAAA

Mark Dleuton

Actuarial Director, Metropolitan Life Insurance Company

Exhibit I-A Metropolitan Life Insurance Company Nationwide Experience Projections (Premium Normalized to Include Prior Authorized Increases) and With No Future Increase Policy Forms: LTC-FAC, LTC-VAL, LTC-IDEAL and LTC-PREM

	T			Loss R	atio Demonst	ration			Fact	ors Derived fr	om Projected Values	for Illustrati	ve Purposes O	nly	Interest Rat	te Factors
			/ithout Interest				With Interest		Premium			Persistency I	Factors		Calendar Year	Mid-Year
	Calendar Year	Earned Premium	Incurred Claims	Loss Ratio	Life Years	Earned Premium	Incurred Claims	Loss Ratio	Rate Increase Factor	Benefit Downgrade	Policy Lapse & Mortality	Policy Shock Lapse	Policy Persistency	Premium Persistency	Effective Int Rate	Disc / Accum Factor
	1998	-		N/A		-		N/A							4.48%	2.2498
	1999 2000	-		N/A N/A	-	-	-	N/A N/A							4.48% 4.48%	2.1533 2.0610
	2000			N/A N/A				N/A N/A							4.48%	1.9726
	2002	1,496,379		0.0%	3,208	2,825,177		0.0%							4.48%	1.8880
	2003	22,339,571 82,618,065	179,109 1 210 252	0.8%	20,902 57,671	40,368,641 142,892,539	323,658 2 093 199	0.8%							4.48% 4.48%	1.8070
Historical	2004	82,618,065 184,350,022	1,210,252 6,828,973	1.5% 3.7%	100,020	142,892,539 305,170,793	2,093,199 11,304,599	1.5% 3.7%							4.48% 4.48%	1.729
Experience	2006	225,053,606	9,417,184	4.2%	100,233	356,575,077	14,920,592	4.2%							4.48%	1.5844
	2007	214,075,039	16,422,844	7.7%	97,473	324,635,700	24,904,546	7.7%							4.48%	1.516
	2008 2009	206,128,039 197,072,497	16,409,501 20,225,873	8.0% 10.3%	94,603 91,475	299,179,997 273,770,557	23,817,208 28,097,521	8.0% 10.3%							4.48% 4.48%	1.451
	2010	226,420,381	23,805,795	10.5%	88,725	301,051,971	31,652,546	10.5%							4.48%	1.329
	2011	226,792,097	25,160,180	11.1%	86,549	288,615,142	32,018,791	11.1%							4.48%	1.272
	2012 2013	220,848,343 215,797,682	28,607,858 32,841,502	13.0% 15.2%	85,430 84,877	268,998,945 251,575,558	34,845,104 38,286,413	13.0% 15.2%							4.48% 4.48%	1.218
	2013	222.538.596	44.262.258	19.9%	82.915	248.308.879	49,387,890	19.9%							4.48%	1.115
	2015	194,460,809	55,400,216	28.5%	81,772	207,675,006	59,164,828	28.5%							4.48%	1.068
	2016	178,627,447	62,819,010	35.2%	80,690	182,585,201	64,210,858	35.2%				****			4.48%	1.022
Projected Future	2017 2018	192,314,909 188,922,969	78,098,843 88,543,181	40.6% 46.9%	78,756 76,768	188,146,253 176,901,949	76,405,957 82,909,248	40.6% 46.9%	1.6410 1.6759	N/A N/A	0.0240 0.0253	N/A N/A	0.976 0.975	0.949 0.962	4.48% 4.48%	0.978 0.936
Experience	2019	181,386,029	100,677,602	55.5%	74,723	162,561,211	90,228,961	55.5%	1.6759	N/A	0.0266	N/A	0.973	0.960	4.48%	0.896
	2020	173,709,084	114,676,844	66.0%	72,618	149,005,007	98,368,050	66.0%	1.6759	N/A	0.0282	N/A	0.972	0.958	4.48%	0.857
	2021 2022	166,094,896 158,482,450	130,661,280 148,734,120	78.7% 93.8%	70,448 68.214	136,364,039 124,534,586	107,273,012 116.874.405	78.7% 93.8%	1.6759 1.6759	N/A N/A	0.0299 0.0317	N/A N/A	0.970 0.968	0.956 0.954	4.48% 4.48%	0.821 0.785
	2023	150,852,752	168,895,990	112.0%	65,915	113,455,951	127,026,221	112.0%	1.6759	N/A	0.0317	N/A	0.966	0.954	4.48%	0.752
	2024	143,140,967	191,094,820	133.5%	63,554	103,039,378	137,558,742	133.5%	1.6759	N/A	0.0358	N/A	0.964	0.949	4.48%	0.719
	2025 2026	135,470,705 127,783,159	215,234,554 241,123,676	158.9% 188.7%	61,134 58.657	93,336,156 84,264,253	148,291,587 159.004.571	158.9% 188.7%	1.6759 1.6759	N/A N/A	0.0381 0.0405	N/A N/A	0.962 0.959	0.946 0.943	4.48% 4.48%	0.689
	2026	127,783,159	268,479,267	223.6%	56,130	75,768,144	169,451,628	223.6%	1.6759	N/A N/A	0.0405	N/A N/A	0.959	0.943	4.48%	0.631
	2028	112,360,051	296,930,547	264.3%	53,558	67,875,361	179,372,188	264.3%	1.6759	N/A	0.0458	N/A	0.954	0.936	4.48%	0.604
	2029	104,703,307 97,162,366	326,101,679 355,462,771	311.5% 365.8%	50,948 48,309	60,537,693 53,768,607	188,546,511 196,709,269	311.5% 365.8%	1.6759 1.6759	N/A N/A	0.0487 0.0518	N/A N/A	0.951 0.948	0.932	4.48% 4.48%	0.578
	2030	89,780,132	384,246,110	428.0%	48,309	47,552,809	203,519,216	428.0%	1.6759	N/A N/A	0.0518	N/A N/A	0.948	0.928	4.48%	0.553
	2032	82,585,418	411,916,591	498.8%	42,985	41,866,297	208,819,217	498.8%	1.6759	N/A	0.0584	N/A	0.942	0.920	4.48%	0.506
	2033	75,568,232	437,783,806	579.3%	40,323	36,666,181	212,415,453	579.3%	1.6759	N/A	0.0619	N/A	0.938	0.915	4.48%	0.485
	2034 2035	68,802,931 62,311,451	461,330,296 481,879,837	670.5% 773.3%	37,677 35,061	31,952,040 27,696,491	214,241,514 214,188,251	670.5% 773.3%	1.6759 1.6759	N/A N/A	0.0656 0.0694	N/A N/A	0.934 0.931	0.910 0.906	4.48% 4.48%	0.4644 0.4445
	2036	56,122,179	498,602,833	888.4%	32,489	23,875,730	212,117,680	888.4%	1.6759	N/A	0.0734	N/A	0.927	0.901	4.48%	0.4254
	2037	50,262,401	511,501,927	1017.7%	29,973	20,465,888	208,273,798	1017.7%	1.6759	N/A	0.0774	N/A	0.923	0.896	4.48%	0.4072
	2038 2039	44,739,523 39,595,316	519,859,372 523,278,681	1162.0% 1321.6%	27,528 25,165	17,435,883 14,769,359	202,599,551 195,186,996	1162.0% 1321.6%	1.6759 1.6759	N/A N/A	0.0816 0.0858	N/A N/A	0.918 0.914	0.890 0.885	4.48% 4.48%	0.3897
	2040	34,839,540	522,024,873	1498.4%	22,898	12,438,141	186,369,256	1498.4%	1.6759	N/A	0.0901	N/A	0.910	0.880	4.48%	0.3570
	2041	30,470,489	516,192,243	1694.1%	20,736	10,411,846	176,384,243	1694.1%	1.6759	N/A	0.0944	N/A	0.906	0.875	4.48%	0.3417
	2042	26,486,266 22.884.288	506,078,667 492,004,606	1910.7% 2150.0%	18,687 16,759	8,662,321 7,163,350	165,512,798 154,009,658	1910.7% 2150.0%	1.6759 1.6759	N/A N/A	0.0988 0.1032	N/A N/A	0.901 0.897	0.869	4.48% 4.48%	0.3270
	2044	19,653,348	474,305,296	2413.4%	14,957	5,888,173	142,102,592	2413.4%	1.6759	N/A	0.1075	N/A	0.892	0.859	4.48%	0.2996
	2045	16,778,791	453,519,910	2702.9%	13,284	4,811,383	130,048,582	2702.9%	1.6759	N/A	0.1119	N/A	0.888	0.854	4.48%	0.286
	2046	14,237,868 12.006.448	430,064,182 404,593,773	3020.6%	11,740 10.325	3,907,684 3,153,946	118,034,176 106,281,807	3020.6% 3369.8%	1.6759	N/A N/A	0.1162 0.1205	N/A N/A	0.884	0.849 0.843	4.48% 4.48%	0.274
	2048	10,060,835	377,598,291	3753.2%	9,036	2,529,525	94,936,889	3753.2%	1.6759	N/A	0.1248	N/A	0.875	0.838	4.48%	0.251
	2049	8,381,561	349,789,914	4173.3%	7,870	2,016,950	84,173,909	4173.3%	1.6759	N/A	0.1290	N/A	0.871	0.833	4.48%	0.240
	2050 2051	6,941,126 5,715,485	321,640,513 293,560,938	4633.8% 5136.2%	6,822 5.885	1,598,694 1,259,951	74,080,891 64,714,105	4633.8% 5136.2%	1.6759 1.6759	N/A N/A	0.1332 0.1373	N/A N/A	0.867 0.863	0.828 0.823	4.48% 4.48%	0.230
	2052	4,681,846	266,112,885	5683.9%	5,053	987,832	56,147,681	5683.9%	1.6759	N/A	0.1414	N/A	0.859	0.819	4.48%	0.211
	2053	3,815,165	239,464,346	6276.6%	4,318	770,450	48,358,411	6276.6%	1.6759	N/A	0.1455	N/A	0.855	0.815	4.48%	0.201
	2054 2055	3,093,523 2,496,350	213,887,334 189,761,553	6914.0% 7601.6%	3,673 3,111	597,929 461,814	41,341,046 35,105,071	6914.0% 7601.6%	1.6759 1.6759	N/A N/A	0.1493 0.1531	N/A N/A	0.851 0.847	0.811 0.807	4.48% 4.48%	0.193 0.185
	2056	2,005,327	167,186,086	8337.1%	2,623	355,068	29,602,405	8337.1%	1.6759	N/A	0.1567	N/A	0.843	0.803	4.48%	0.177
	2057	1,604,585	146,404,645	9124.1%	2,201	271,928	24,811,154	9124.1%	1.6759	N/A	0.1610	N/A	0.839	0.800	4.48%	0.169
	2058 2059	1,279,247	127,391,693 110,247,165	9958.3% 10845.7%	1,840 1,533	207,497 157,809	20,663,242 17,115,517	9958.3% 10845.7%	1.6759	N/A N/A	0.1638	N/A N/A	0.836	0.797	4.48% 4.48%	0.162
	2060	805,143	94,890,137	11785.5%	1,273	119,636	14,099,668	11785.5%	1.6759	N/A	0.1699	N/A	0.830	0.792	4.48%	0.148
	2061	635,836	81,219,156	12773.6%	1,053	90,427	11,550,786	12773.6%	1.6759	N/A	0.1728	N/A	0.827	0.790	4.48%	0.142
	2062 2063	500,673 393,318	69,163,571 58,619,460	13814.1% 14903.8%	868 713	68,151 51,242	9,414,466 7,637,045	13814.1% 14903.8%	1.6759 1.6759	N/A N/A	0.1758 0.1784	N/A N/A	0.824 0.822	0.787 0.786	4.48% 4.48%	0.136 0.130
	2064	308,405	49,473,441	16041.7%	584	38,457	6,169,087	16041.7%	1.6759	N/A	0.1815	N/A	0.818	0.784	4.48%	0.124
	2065	241,537	41,591,051	17219.3%	476	28,827	4,963,796	17219.3%	1.6759	N/A	0.1840	N/A	0.816	0.783	4.48%	0.119
	2066 2067	188,864 147,090	34,783,856 28,979,364	18417.4% 19701.8%	388 315	21,574 16.082	3,973,351 3.168.351	18417.4% 19701.8%	1.6759 1.6759	N/A N/A	0.1860 0.1881	N/A N/A	0.814 0.812	0.782 0.779	4.48% 4.48%	0.114
	2067	114,332	24,021,115	21009.9%	255	11,964	2,513,639	21009.9%	1.6759	N/A N/A	0.1881	N/A N/A	0.812	0.779	4.48%	0.109
	2069	88,835	19,815,376	22305.8%	205	8,897	1,984,620	22305.8%	1.6759	N/A	0.1938	N/A	0.806	0.777	4.48%	0.100
	2070 2071	68,888 53,281	16,271,869	23620.6% 24959.3%	165	6,604 4,889	1,559,831	23620.6% 24959.3%	1.6759 1.6759	N/A N/A	0.1969	N/A N/A	0.803 0.799	0.775 0.773	4.48% 4.48%	0.095
	2071	53,281 40,976	13,298,598 10.854.492	26489.9%	132 105	4,889 3.598	1,220,145 953.192	24959.3% 26489.9%	1.6759	N/A N/A	0.2014 0.2045	N/A N/A	0.799	0.773	4.48% 4.48%	0.091
	2073	31,399	8,841,082	28157.6%	83	2,639	743,090	28157.6%	1.6759	N/A	0.2095	N/A	0.791	0.766	4.48%	0.084
	2074	24,081	7,195,769	29881.5%	65	1,937	578,866	29881.5%	1.6759	N/A	0.2105	N/A	0.789	0.767	4.48%	0.080
	2075 2076	18,422 14,055	5,841,797 4,736,457	31710.9% 33699.8%	51 40	1,418 1,036	449,793 349.048	31710.9% 33699.8%	1.6759 1.6759	N/A N/A	0.2146 0.2191	N/A N/A	0.785 0.781	0.765 0.763	4.48% 4.48%	0.077
	2077-2097	35,591	15,749,551	44251.7%	31	2,510	1,110,875	44251.7%	1.6759	N/A	0.2191	N/A	0.779	0.763 N/A	4.48%	0.073
ļ	Past	2 618 618 572	343 590 556	13.1%	1.156.543	3 494 229 183	415.027.753	11.9%								
	Past Future	2,854,357,643	343,590,556 14,142,289,682	13.1% 495.5%	1,156,543	3,494,229,183 1,919,971,446	415,027,753 5,591,615,106	11.9% 291.2%								
	Lifetime	5,472,976,215	14,485,880,238	264.7%	2,563,280	5,414,200,629	6,006,642,859	110.9%								

Note: 0,414,2,916,15 14,465,260,25 204,74 2,916,25 34,465,260,25 204,74 2,265,260 3,414,20,022 30,000,042,209 1,10,514 2

Exhibit I-A Metropolitan Life Insurance Company Nationwide Experience Projections (Premium Normalized to Include Prior Authorized Increases) and With 33% Future Increase Policy Forms: LTC-FAC, LTC-VAL, LTC-IDEAL and LTC-PREM

Table Part										Foot	Bb16	B!1V-I	- (11			luture at Dar	- Fasters
Year Parent Class Rep Parent Class Rep Parent Class Rep Parent Rep Par		-	v	Vithout Interest	LOSS R	atio Demonst	ration	With Interest		Premium	ors Derived II	om Projected value			iniy		
1986																	Disc / Accum
1000 1.000			Premium -	Claims -		years -	Premium -	Claims -		Factor	Downgrade	Lapse & Mortality	Snock Lapse	Persistency	Persistency		2.2498
March 1985			-				-	-									2.1533
2002 1,066,379							-										
Manufact 1.5 Manu			1,496,379			3,208		-	0.0%								1.8880
Hispanic 200 16,300,202 6,000,202 3.7% 100,000 305,179,79 17,000,600 3.7% 100,000 3.7% 100,000 3.0% 3.0% 100,000 3.0% 3																	1.8070
Expension 200	Historical																
2008 2001,007.00 16,000.00 18,000.																	1.5844
2000 1977/2497 20.2256/19 10.276, 91.775 10.276																	1.5165
2010 226,02381 238,07898 105% 88,755 2010,01971 318,02546 105% 115% 227,0270 105																	
2011 226,72077 22,10000 1115, 86,840 206,181.4CB 32,018.70 1115 115 126 115 11																	1.3296
2010 215,79622 32,941,902 155,004 117,772,207 100,004 117,772,20		2011	226,792,097	25,160,180	11.1%	86,549	288,615,142	32,018,791	11.1%								1.2726
Popular 11 12 12 12 12 12 12 1																	1.2180
Process Proc		2014		44,262,258	19.9%	82,915			19.9%								1.1158
Pepponde 2017 1923-14:00																	1.0680
Emerience 2019 2012-222-106 86,45-106 4-114 77,712 192,275-621 80,000.0014 1,000 1,000 0,000 0,000 0,000 0,000 0,000 4,48% 0,000 0,0	Drojected									1 6/10	1 0000	0.0240	1 0000	0.076	0.040		
2000 115,18,008 100,779,077 48,9% 69,715 145,454,105 91,800,328 44,9% 22,98 0,9770 0,0087 0,9800 0,971 0,986 4,44% 0,855 0,987																	0.9364
2021 2027 70.077 80.06 77.764 98.1% 97.801 186.896.316 98.982.829 98.1% 22.298 0.9770 0.0080 0.0800 0.08	Experience																0.8962
2022 1967-79-800 136.07-13 70.09% 66.485 154.256.587 106.83.446 70.09% 22.29% 0.0700 0.0017 0.9800 0.086 0.086 4.48% 0.72% 0.20% 0.000 0.086 0.0800 0.086 0.0800 0.086 0.0800 0.086 0.0800 0.080																	0.8578 0.8210
2022 17.779.516 177.47.468 100.4% 27.18.06.7120 100.6% 22.288 0.8700 0.0084 0.0084 0.0484 0.4885 0.2716 0.0085		2022	196,279,880	138,501,213	70.6%	65,485	154,235,587	108,833,446	70.6%	2.2289	0.9700	0.0317	0.9600	0.968	0.954	4.48%	0.7858
2002 167,779.027 200,064.017 119.07 58,868 115.96.455 130,091.25 119.07 10.300.04 0.000																	0.7521
2022 118,877.84 220,077.96 141.95 162.75 233.65 233.65 243.65 233.																	0.7198 0.6890
2028 19,157.479 275.00,1725 198.7% 51,415 84,063.364 167,073.362 198.7% 2.2280 0,9700 0,0480 0,9800 0,954 0,930 4.48% 0,027 175,574,611 27																	0.6594
2020 12.03.07.02 331.00.05.02 237.15 44.07.25 6.050.25 18.17.56.71 17.24.25 18.17.56.71 17.24.25 18.17.56.71 17.24.25 18.17.56.71 17.24.25 18.17.56.71 17.24.25 18.17.56.71 17.24.25 18.17.56.71 17.24.25 18.17.56.71 17.24.25 18.17.56.71 17.24.25 18.17.56.71 17.24.25 18.17.56.71 17.24.25 18.17.56.71 17.24.25 18.17.56.71 17.24.25 18.17.56.71 17.24.25 18.17.56.71 17.24.25 18.17.56.71 17.24.25 18.17.56.71 17.24.25 18.17.56.71 17.24.25 18.17.56.71 18																	0.6312
2020 111:02.334 37 30.05.322 275.1% 46.377 66.562.205 18.375.671 275.1% 2.2789 0.9700 0.0519 0.0500 0.4549 0.022 44.48% 0.525 0.0510 111:02.334 37.307.057 321.8% 2.285 5.888.354 169.577.05 21.8% 2.289 0.9700 0.0559 0.0500 0.4549 0.024 44.8% 0.525 0.0510 1.0510 0.0510																	
2032 10.2281 / 170 38.376 / 370 37.5 0% 41.266 51.851.241 194.452.485 375.0% 2.2286 0.9700 0.0848 0.0800 0.0428 0.020 4.489% 0.0488 0																	0.5534
2003 8 3,569,053 407,664,220 435,67% 38,710 16,410,918 197,801,220 94,057% 2.2289 0.3700 0.0619 0.0600 0.938 0.915 4.489% 0.489 0.489 0.2004 83,121,155 42,505,712 064,11% 31,707 30,747,47 190,050,169 45,67% 2.2289 0.3700 0.0604 0.0500 0.050																	0.5297
2004 B 55,121,55 425,900,772 504,1% 38,170 39,572,474 199,501,698 94,104,2099 381,5% 2,2289 0,3700 0,0656 0,9600 0,934 0,910 4,48% 0,444 0,050																	0.5069
2038 69,597,005 444,238,058 686,0% 31,189 29,569,396 197,523,984 686,0% 2,2289 0,9700 0,0774 0,0800 0,927 0,091 4,44% 0,425 0,		2034		429,590,772			39,572,474	199,501,698	504.1%			0.0656		0.934			0.4644
2037 62,249,783 476,310,594 765,21% 28,774 25,346,921 133,944,561 765,21% 2,2289 0,9700 0,0616 0,9600 0,323 0,986 4,48% 0,407																	0.4445
2038 55,409,720 484,093,047 873,7% 26,427 21,594,271 188,680,702 873,7% 2,2289 0,9700 0,0816 0,9600 0,914 0,985 4,48% 0,337 0,0000 0,0000 0,914 0,985 4,48% 0,337 0,0000 0,0000 0,914 0,985 4,48% 0,337 0,0000 0,914 0,985 0,9800 0,9900 0																	0.4254
2040 43,148,631 486,109,661 1126,67% 21,982 15,404,588 173,547,061 1226,757 2041 37,757,79 48,075,762 42,717 127,737 19,906 12,286,530 164,426,088 173,647,061 126,67%		2038	55,409,720	484,093,047	873.7%	26,427	21,594,271	188,660,702	873.7%	2.2289	0.9700	0.0816	0.9600	0.918	0.890	4.48%	0.3897
2044 23,283,134 471,290,455 143,666 17,940 17,940 17,985 12,985,530 164,249,008 17,940 0,9700 0,0888 0,5800 0,901 0,0879 4,48% 0,347 22,447 14,448% 0,347 24,448% 0,347 24,448% 0,347 24,448% 0,347 24,448% 0,348 24																	0.3730
2042 32,803,134 471,200,465 1436,69 16,099 10,726,250 154,125,178 1436,69 16,099 10,700 0,0980 0,991 0,090 0,991 0,091 0																	
2044 24,440,593 441,673,092 1814.6% 14,359 7.292.479 132,259,33 1814.6% 2.2289 0,9700 0,1075 0,5600 0,582 0,589 4,48% 0,288 0,294 17,633,543 400,475,766 2271.1% 11,270 4,839,661 109,913,425 2271.1% 2,2289 0,9700 0,1162 0,5600 0,884 0,849 4,48% 0,228 0,470 14,460,398 376,7721 2533,7% 9,913 2,306,150 9,898,619 1,991,425 2271.1% 2,2289 0,9700 0,1162 0,5600 0,884 0,849 4,48% 0,228 0,470 1,460,394 351,619,529 2821.9% 7,755 2,306,150 1,400				471,260,455	1436.6%					2.2289						4.48%	0.3270
2046 17.633.643 40.476.766 227.11% 12.02 4.893.651 199.134.25 22289 0.9700 0.1162 0.9600 0.888 0.854 4.48% 0.286 0.284 0.464 14.869.528 376.757.721 2553.7% 9.912 3.906.150 9.893.66.19 2533.7% 9.80 0.9700 0.1265 0.9600 0.877 0.838 4.48% 0.286 0.286 0.284 0.286 0.28																	0.3130
2046 17,633,543 400,475,766 2271.1% 11,270 4,893,651 99,806,150 99,806,150 99,806,150 2533.7% 2533.7% 2912 3,906,150 99,806,150 2533.7% 25289 0,9700 0,1266 0,9600 0,875 0,838 4,48% 0,226 0,000 0,0																	0.2996
2049 12,460,304 351,619,529 2821,9% 8,675 3,132,807 88,460,231 2821,9% 2.2289 0.9700 0.1240 0.9600 0.875 0.838 4.48% 0.257 0.258 0.259 0		2046	17,633,543	400,475,766	2271.1%	11,270	4,839,651	109,913,425	2271.1%	2.2289	0.9700	0.1162	0.9600	0.884	0.849	4.48%	0.2745
2049 10.380,529 325,724,368 3137,8% 7.555 2.497,984 78,382,744 3137,8% 2.2289 0.9700 0.1920 0.9800 0.871 0.833 4.48% 0.238 0.556 0.559,579,957,579,957,579,957,579,579,579,																	0.2627
2050 8,596,557 299,511,646 34841,1% 6,549 1,979,976 68,984,125 34841,1% 2,2289 0,9700 0,1332 0,9800 0,867 0,828 4,48% 0,228 2,0552 5,788,447 247,904,319 4273,6% 4,851 1,223,426 52,2284,721 4273,6% 2,2289 0,9700 0,1414 0,9800 0,859 0,819 4,48% 0,227 0,2053 4,725,067 22,989,199 4,179,3% 4,145 594,199 45,013,532 4719,3% 2,2289 0,9700 0,1455 0,9800 0,855 0,815 4,48% 0,227 0,2054 3,831,316 199,171,885 5198,5% 3,526 740,533 38,496,782 5198,5% 2,2289 0,9700 0,1493 0,9600 0,851 0,811 4,48% 0,185 0,205 0								78.382.744									0.2514
2052 5,788,447 247,904,319 4273,6% 4,851 1,223,426 52,284,721 4273,6% 2,2289 0,9700 0,1414 0,9600 0,699 0,819 4,48% 0,227 0,0750								68,984,125									0.2303
2053																	0.2204
2054 3,831,316 199,171,885 5198,5% 3,526 740,533 38,496,782 5198,5% 2,2289 0,9700 0,1493 0,9600 0,851 0,811 4,48% 0,185 0,185 0,265 0,265 0,2483,590 155,683,683 6285,5% 2,518 439,751 27,565,760 6285,% 2,2289 0,9700 0,1531 0,9600 0,847 0,807 4,48% 0,185 0,265																	
2066 2,483,590 15,683,883 628,578 2,518 439,751 27,565,760 62,685,78 2,2289 0,9700 0,1610 0,9600 0,839 0,800 4,48% 0,176 0,965 0,965 1,584,343 118,627,144 7487,5% 1,767 256,984 19,241,611 7487,5% 2,2289 0,9700 0,1610 0,9600 0,839 0,800 4,48% 0,165 0,96		2054	3,831,316	199,171,885	5198.5%	3,526	740,533	38,496,782	5198.5%	2.2289	0.9700	0.1493	0.9600	0.851	0.811	4.48%	0.1933
2057 1 9.87.272 136.332.005 6860.3% 2.113 336.782 23.104.147 6860.3% 2.2289 0.9700 0.1610 0.9600 0.839 0.800 4.48% 0.165 0.55 0.1584.343 116.262.160 816.2714 1.767 25.6984 19.2161 7487.5% 1.767 2.2289 0.9700 0.1683 0.9600 0.838 0.797 4.48% 0.165 0.55 0.1258.398 102.662.160 8164.7% 1.472 195.446 15.937.969 8164.7% 2.2289 0.9700 0.1689 0.9600 0.833 0.795 4.48% 0.165 0.660 0.9600																	0.1850
2058 1,584,343 118,627,144 7487,5% 1,767 256,984 19,241,611 7487,5% 2,2289 0,9700 0,1683 0,9800 0,836 0,797 4,48% 0,165 0,660 0,997,166 88,381,686 8861,3% 1,222 148,168 13,129,611 8861,3% 2,2289 0,9700 0,1699 0,9800 0,833 0,792 4,48% 0,145 0,165 0,060 0,997,166 0,060 0,997,166 0,060																	0.1771
2060 997,166 88,361,696 8861.3% 1,222 148,168 13,129,611 8861.3% 2,2289 0,9700 0,1690 0,9600 0,830 0,792 4,48% 0,144 0,062 0,0		2058	1,584,343	118,627,144	7487.5%	1,767	256,984	19,241,611	7487.5%	2.2289	0.9700	0.1638	0.9600	0.836	0.797	4.48%	0.1622
2061 767,481 75,631,278 9604.2% 1.011 111,994 10,756,092 9604.2% 2.2289 0.9700 0.1728 0.9600 0.827 0.790 4.48% 0.136																	0.1552
2063 487,123 54,586,442 11205,9% 685 63,463 7,111,616 11205,9% 22289 0,9700 0,1784 0,9600 0,822 0,786 4,48% 0,124 0,060																	0.1486
2064 381.958 46.096.668 12061.4% 560 47.628 5.744.654 12061.4% 2.2289 0.9700 0.1815 0.9600 0.181 0.784 4.48% 0.112 0.065 2991.43 38.729.587 12946.9% 457 35.702 4.522.7289 0.9700 0.1800 0.9600 0.181 0.783 4.48% 0.115 0.066 233.908 32.39.0727 1346.77% 372 26.719 3.699.985 1346.77% 2.2289 0.9700 0.1860 0.9600 0.181 0.782 4.48% 0.115 0.066 0.06																	0.1361
2065 299,143 38,729,587 12946.9% 457 35,702 4,822.287 12946.9% 2,2289 0,9700 0,1840 0,9600 0,816 0,783 4,48% 0,114 0,762 0,7				54,586,442													0.1303
2066 233,908 32,39,727 13447,7% 372 26,719 3,699,985 13447,7% 2,2289 0,9700 0,1881 0,9600 0,1814 0,782 4.48% 0,110 0,0600																	0.1247
2088 141,600 22,388,483 15786,9% 244 14,817 2,340,701 15786,9% 2,2288 0,9700 0,1911 0,9600 0,809 0,777 4,48% 0,100 0,000 0,000 0,000 0,777 4,48% 0,100 0,000 0,000 0,000 0,777 4,48% 0,100 0,000 0,000 0,000 0,777 4,48% 0,100 0,000 0,000 0,000 0,000 0,777 4,48% 0,100 0,000							26,719	3,699,985	13847.7%			0.1860			0.782		0.1142
2669 110,022 18,482,079 16771.3% 197 11,019 11,848,078 16771.3% 2,2289 0,9700 0,1938 0,9600 0,806 0,777 4,48% 0,008 0,009																	0.1093
2070 85.318 15.152.365 17768.98% 158 8.179 1.452.515 17758.98% 2.2289 0.9700 0.1690 0.9600 0.003 0.775 4.48% 0.098 0.9701 0.55.988 12.383.654 1.976.43% 126 6.054 1.136.99 1.876.43% 2.2289 0.9700 0.2014 0.9600 0.799 0.773 4.48% 0.098 0.0702 50.749 10.107.03 19917.2% 101 4.457 887.612 19917.2% 2.2289 0.9700 0.2045 0.9600 0.796 0.769 4.48% 0.098 0.0704 0.2045 0.9600 0.796 0.769 4.48% 0.088 0.0704 0.0704 0.0705 0.07																	0.1046
2072 50,749 10,107.03 19917.2% 1011 4.457 887.612 19917.2% 2.2289 0.9700 0.2045 0.9600 0.796 0.789 4.48% 0.088 2075 2.938 8.887 8.232.815 2.1711.1% 79 3.288 691,955 21717.1% 2.2289 0.9700 0.2095 0.9600 0.791 0.766 4.48% 0.088 2074 2.2824 6.700,700 2.2467.3% 63 2.399 539,040 2.2467.3% 2.2289 0.9700 0.2105 0.9600 0.789 0.767 4.48% 0.088 2075 22.816 5.439.881 2.3842.8% 49 1.757 418,847 2.3842.8% 2.2289 0.9700 0.2105 0.9600 0.789 0.767 4.48% 0.087 2.075 0.076 1.7407 4.410.589 25338.2% 38 1.283 2.350,04 25338.2% 2.2289 0.9700 0.2104 0.9600 0.785 0.765 4.48% 0.075 0.077 2.077.2097 44.079 14,665.982 33271.9% 30 3.109 1.034,446 33271.9% 2.2289 0.9700 0.2110 0.9600 0.781 0.763 4.48% 0.075 0.077 2.077.2097 44.079 14,665.982 33271.9% 30 3.109 1.034,446 33271.9% 2.2289 0.9700 0.2213 0.9600 0.779 N/A 4.46% 0.075 0.077		2070	85,318	15,152,365	17759.8%	158	8,179	1,452,515	17759.8%	2.2289	0.9700	0.1969	0.9600	0.803	0.775	4.48%	0.0959
2073 38,887 8,232,815 21171.1% 79 3.268 691,965 21171.1% 2,2289 0,9700 0,2095 0,9600 0,791 0,766 4,48% 0,086 2074 29,824 6,700,700 22467.3% 63 2,399 539,00 22467.3% 0,9700 0,2105 0,9600 0,798 0,767 4,48% 0,086 2075 22,816 5,439,881 23842.8% 49 1,757 418,847 23842.8% 2,2289 0,9700 0,2146 0,9600 0,785 0,765 4,48% 0,076 2076 17,407 4,410,589 25382.% 38 1,283 325,034 25383.2% 2,2289 0,9700 0,2146 0,9600 0,781 0,763 4,48% 0,076 2077-2097 44,079 14,665,982 33271.9% 30 3,109 1,034,446 33271.9% 2,2289 0,9700 0,2213 0,9600 0,779 N/A 4,48% 0,076 2077-2097 44,079 14,665,982 33271.9% 30 3,109 1,034,446 33271.9% 2,2289 0,9700 0,2213 0,9600 0,779 N/A 4,48% 0,076 2077-2097 44,079 14,665,982 33271.9% 30 3,109 1,034,446 33271.9% 2,2289 0,9700 0,2213 0,9600 0,779 N/A 4,48% 0,076 2077-2097 44,079 14,665,982 33271.9% 30 3,109 1,034,446 33271.9% 2,2289 0,9700 0,2213 0,9600 0,779 N/A 4,48% 0,076 2077-2097 44,079 14,665,982 33271.9% 30 3,109 1,034,446 33271.9% 2,2289 0,9700 0,2213 0,9600 0,779 N/A 4,48% 0,076 2077-2077 2,000 2,																	0.0917
2074 29.824 6.700.700 22467.3% 63 2.399 539,040 22467.3% 2.2289 0.9700 0.2105 0.9600 0.789 0.767 4.48% 0.086 0.0700 0.2105 0.9600 0.780 0.767 4.48% 0.007 0.00700 0.00																	0.0878
2076 17.407 4.410,589 25338.2% 38 1.283 325,034 25338.2% 2.2289 0.9700 0.2191 0.9600 0.781 0.763 4.48% 0.072 0.077-2097 44.079 14,665,982 33271.9% 30 3.109 1.034,446 33271.9% 2.2289 0.9700 0.2213 0.9600 0.779 N/A 4.48% 0.074 0.0		2074	29,824	6,700,700	22467.3%	63	2,399	539,040	22467.3%	2.2289	0.9700	0.2105	0.9600	0.789	0.767	4.48%	0.0804
2077-2097 44.079 14.665.982 33271.9% 30 3.109 1.034.446 33271.9% 2.2289 0.9700 0.2213 0.9600 0.779 N/A 4.48% 0.070 Past 2,618,618,572 343,590,556 13.1% 1,156,543 3.494,229,183 415,027,753 11.9% Future 3,460,037,570 13,178,741,657 38.09% 1,355,675 (2.30,5678,624 5,215,974,361 226,2%)																	0.0770
Past 2,618,618,572 343,590,556 13.1% 1,156,543 3,494,229,183 415,027,753 11.9% Future 3,460,037,570 13,178,741,657 380,9% 1,355,675 2,305,678,624 5,215,974,361 226,2%																	0.0737
Future 3,460,037,570 13,178,741,657 380.9% 1,355,675 2,305,678,624 5,215,974,361 226.2%				,,,,,,,,,									/ * *				

Lifetime 6,078,656,142 13,522,332,212 2225% 2,512,218 5,799,907,807 5,631,002,114 97.1%

Note:

- This exhibit normalizes the premium from all states to reflect the prior rate action authorized by Pennsylvania rather than the prior rate action authorized by other states.

- The 1st round authorized increase of 18% was implemented farm October 2009 through September 2010; the 2nd round authorized increase of 20% was implemented from October 2013 through September 2014; the 3rd round authorized increase of 20% was implemented from October 2013 through September 2014;

- The projections are based on the assumptions derived using experience data through 6/30/2016.

Exhibit II-A

Demonstration that Lifetime Incurred Claims with Requested Increase are Not Less than Lifetime Earned Premium with Prescribed Factors Policy Forms: LTC-FAC, LTC- VAL, LTC-IDEAL and LTC- PREM

Accumulated value of initial earned premium	3,161,306,062	x	58% =	1,833,557,516
2a Accumulated value of earned premium	3,494,229,183			
2b Accumulated value of prior premium rate schedule increases (2a-1)	332,923,121	Χ	85% =	282,984,653
3 Present value of future projected initial earned premium	1,148,038,458	x	58% =	665,862,306
4a Present value of future projected premium	2,305,678,624			
4b Present value of future projected premium in excess of the projected initial earned premiums (4a-3)	1,157,640,166	X	85% =	983,994,141
5 Lifetime Earned Premium Times Prescribed Factor: Sum of 1, 2b, 3, and 4b				3,766,398,616
6a Accumulated value of incurred claims without the inclusion of active life reserves				415,027,753
6b Present value of future projected incurred claims without the inclusion of active life reserves				5,215,974,361
7 Lifetime Incurred Claims with Rate Increase: Sum of 6a and 6b				5,631,002,114
8 Test: 7 is not less than 5				TRUE

Exhibit HB Metropolitan Life Insurance Company Pennsylvania Experience Projections (Premium Normalized to Include Prior Authorized Increases) and With No Future Increase Policy Forms: LTC-FAC, LTC- VAL, LTC-IDEAL and LTC-PREM

				Less D	tatio Demons	tration			Foot	toro Dorivad fr	om Projected Value	oo for Illustrati	ua Durmanaa (Dudy.	Interest Rat	to Footoro
	-	١	Vithout Interest				With Interest		Premium			Persistency	Factors		Calendar Year	Mid-Year
	Calendar Year	Earned Premium	Incurred Claims	Loss Ratio	Life Years	Earned Premium	Incurred Claims	Loss Ratio	Rate Increase Factor	Benefit Downgrade	Policy Lapse & Mortality	Policy Shock Lapse	Policy Persistency	Premium Persistency	Effective Int Rate	Disc / Accum Factor
	1998	-	- Cidillis	N/A	Tears -	- Tremium	- Cidillia	N/A	I dotoi	Downgrade	Lapse & Wortanty	Ollock Lapse	reraiatericy	i eralatericy	4.48%	2.2498
	1999 2000			N/A N/A				N/A N/A							4.48% 4.48%	2.1533 2.0610
	2001			N/A		-		N/A							4.48%	1.9726
	2002		-	N/A			-	N/A							4.48%	1.8880
	2003 2004	368,678 2.685.514	16.596	0.0%	598 2.073	666,217 4,644,746	28,704	0.0%							4.48% 4.48%	1.8070 1.7296
Historical	2005	7,050,008		0.0%	4,287	11,670,498		0.0%							4.48%	1.6554
Experience	2006 2007	10,269,739 9.835,599	157,344 291,286	1.5% 3.0%	4,542 4,451	16,271,380 14,915,268	249,296 441,723	1.5% 3.0%							4.48% 4.48%	1.5844 1.5165
	2008	9,496,177	731,471	7.7%	4,344	13,783,016	1,061,678	7.7%							4.48%	1.4514
	2009 2010	9,073,150 10,735,269	690,961 1,564,259	7.6% 14.6%	4,172 4,042	12,604,302 14,273,776	959,875 2,079,863	7.6% 14.6%							4.48% 4.48%	1.3892 1.3296
	2010	10,849,364	893,598	8.2%	3,969	13,806,877	1,137,190	8.2%							4.48%	1.3296
	2012	10,593,963	1,650,897	15.6%	3,925	12,903,719	2,010,835	15.6%							4.48%	1.2180
	2013 2014	10,181,615 10,762,120	1,073,191 1,432,727	10.5% 13.3%	3,913 3,838	11,869,662 12,008,389	1,251,119 1,598,638	10.5% 13.3%							4.48% 4.48%	1.1658 1.1158
	2015	9,305,084	5,497,648	59.1%	3,781	9,937,393	5,871,230	59.1%							4.48%	1.0680
Projected	2016 2017	8,199,450 8,583,454	1,311,444 3,636,000	16.0% 42.4%	3,743 3.654	8,381,120 8,397,397	1,340,501 3,557,186	16.0% 42.4%	1.6410	N/A	0.0238	N/A	0.976	0.923	4.48% 4.48%	1.0222 0.9783
Future	2018	8,439,936	4,132,431	49.0%	3,562	7,902,910	3,869,487	49.0%	1.6759	N/A	0.0250	N/A	0.975	0.963	4.48%	0.9364
Experience	2019 2020	8,112,678 7,765,926	4,708,105 5,371,587	58.0% 69.2%	3,468 3,370	7,270,719 6,661,493	4,219,482 4,607,666	58.0% 69.2%	1.6759 1.6759	N/A N/A	0.0265 0.0281	N/A N/A	0.973 0.972	0.961 0.957	4.48% 4.48%	0.8962 0.8578
	2021	7,435,258	6,128,516	82.4%	3,270	6,104,353	5,031,517	82.4%	1.6759	N/A	0.0298	N/A	0.970	0.957	4.48%	0.8210
	2022	7,117,356	6,984,641	98.1%	3,166	5,592,777	5,488,490	98.1%	1.6759	N/A	0.0317	N/A	0.968	0.957	4.48%	0.7858
	2023 2024	6,785,067 6,459,937	7,941,435 8,994,506	117.0% 139.2%	3,060 2,950	5,103,031 4,650,156	5,972,732 6,474,654	117.0% 139.2%	1.6759 1.6759	N/A N/A	0.0337 0.0359	N/A N/A	0.966 0.964	0.953 0.952	4.48% 4.48%	0.7521 0.7198
	2025	6,129,170	10,127,403	165.2%	2,837	4,222,855	6,977,544	165.2%	1.6759	N/A	0.0382	N/A	0.962	0.949	4.48%	0.6890
	2026 2027	5,794,385 5,445,931	11,337,976 12.606.470	195.7% 231.5%	2,722 2.604	3,821,001 3,437,219	7,476,619 7,956,617	195.7% 231.5%	1.6759 1.6759	N/A N/A	0.0406 0.0432	N/A N/A	0.959 0.957	0.945 0.940	4.48% 4.48%	0.6594 0.6312
	2028	5,108,890	13,919,289	272.5%	2,484	3,086,219	8,408,476	272.5%	1.6759	N/A	0.0460	N/A	0.954	0.938	4.48%	0.6041
	2029 2030	4,772,963 4,435,428	15,264,207 16.604.185	319.8% 374.4%	2,363 2,240	2,759,647 2,454,518	8,825,508 9.188.577	319.8% 374.4%	1.6759 1.6759	N/A N/A	0.0489 0.0520	N/A N/A	0.951 0.948	0.934 0.929	4.48% 4.48%	0.5782 0.5534
	2030	4,435,428	17,912,502	436.2%	2,240	2,454,518	9,188,577	436.2%	1.6759	N/A N/A	0.0520	N/A N/A	0.948	0.929	4.48%	0.5534
	2032	3,784,556	19,186,281	507.0%	1,992	1,918,563	9,726,397	507.0%	1.6759	N/A	0.0587	N/A	0.941	0.922	4.48%	0.5069
	2033	3,468,708 3,164,703	20,358,275 21,419,021	586.9% 676.8%	1,868 1,745	1,683,039 1,469,686	9,877,963 9,946,981	586.9% 676.8%	1.6759 1.6759	N/A N/A	0.0622	N/A N/A	0.938	0.917 0.912	4.48% 4.48%	0.4852
	2035	2,872,371	22,358,763	778.4%	1,623	1,276,725	9,938,130	778.4%	1.6759	N/A	0.0697	N/A	0.930	0.908	4.48%	0.4445
	2036	2,592,333	23,118,865 23,713,075	891.8% 1019.0%	1,504 1,387	1,102,841 947,541	9,835,323 9,655,511	891.8% 1019.0%	1.6759 1.6759	N/A N/A	0.0736	N/A N/A	0.926	0.903	4.48% 4.48%	0.4254
	2037	2,077,084	24,106,916	1160.6%	1,274	809,481	9,394,945	1160.6%	1.6759	N/A	0.0818	N/A	0.922	0.893	4.48%	0.3897
	2039	1,842,836	24,281,515	1317.6%	1,164	687,392	9,057,193	1317.6%	1.6759	N/A	0.0860	N/A	0.914	0.887	4.48%	0.3730
	2040 2041	1,625,094 1,425,755	24,243,206 23,982,285	1491.8% 1682.1%	1,059 959	580,178 487,184	8,655,121 8,194,810	1491.8% 1682.1%	1.6759 1.6759	N/A N/A	0.0902 0.0945	N/A N/A	0.910 0.906	0.882 0.877	4.48% 4.48%	0.3570 0.3417
	2042	1,241,731	23,537,674	1895.6%	864	406,108	7,697,986	1895.6%	1.6759	N/A	0.0988	N/A	0.901	0.871	4.48%	0.3270
	2043	1,076,941 928,912	22,912,867 22,109,647	2127.6% 2380.2%	775 692	337,109 278,303	7,172,296 6.624.084	2127.6%	1.6759 1.6759	N/A N/A	0.1031 0.1074	N/A N/A	0.897	0.867	4.48% 4.48%	0.3130
	2045	796,958	21,190,156	2658.9%	615	228,531	6,076,359	2658.9%	1.6759	N/A	0.1117	N/A	0.888	0.858	4.48%	0.2868
	2046	680,039 577,012	20,142,594 18,996,247	2962.0% 3292.2%	543 478	186,642 151,574	5,528,278 4 990 081	2962.0% 3292.2%	1.6759 1.6759	N/A N/A	0.1159 0.1201	N/A N/A	0.884	0.853 0.848	4.48% 4.48%	0.2745
	2047	486,835	17,798,874	3656.0%	4/8	122,402	4,475,046	3656.0%	1.6759	N/A N/A	0.1201	N/A N/A	0.880	0.848	4.48%	0.2527
	2049	408,709	16,551,823	4049.8%	365	98,352	3,983,053	4049.8%	1.6759	N/A	0.1285	N/A	0.872	0.840	4.48%	0.2406
	2050 2051	341,271 283,463	15,284,663 14,009,808	4478.7% 4942.4%	316 273	78,602 62.488	3,520,394 3,088,395	4478.7% 4942.4%	1.6759 1.6759	N/A N/A	0.1327 0.1368	N/A N/A	0.867 0.863	0.835 0.831	4.48% 4.48%	0.2303 0.2204
	2052	234,436	12,756,760	5441.5%	235	49,464	2,691,574	5441.5%	1.6759	N/A	0.1407	N/A	0.859	0.827	4.48%	0.2110
	2053 2054	193,043 158,275	11,522,274 10.324,930	5968.7% 6523.4%	201 171	38,984 30,592	2,326,855 1,995,646	5968.7% 6523.4%	1.6759 1.6759	N/A N/A	0.1449 0.1486	N/A N/A	0.855 0.851	0.823 0.820	4.48% 4.48%	0.2019 0.1933
	2055	129,261	9,197,304	7115.3%	145	23,913	1,701,462	7115.3%	1.6759	N/A	0.1486	N/A	0.847	0.820	4.48%	0.1850
	2056 2057	105,138 85,221	8,141,156 7,148,389	7743.3% 8388.0%	122 103	18,616 14,442	1,441,494 1,211,435	7743.3% 8388.0%	1.6759 1.6759	N/A N/A	0.1558 0.1605	N/A N/A	0.844	0.813	4.48% 4.48%	0.1771
	2057 2058	85,221 68,847	7,148,389 6,247,156	8388.0% 9073.9%	103 86	14,442 11,167	1,211,435 1,013,304	8388.0% 9073.9%	1.6759 1.6759	N/A N/A	0.1605 0.1628	N/A N/A	0.840 0.837	0.811 0.808	4.48% 4.48%	0.1695 0.1622
	2059	55,471	5,428,369	9786.0%	72	8,612	842,737	9786.0%	1.6759	N/A	0.1660	N/A	0.834	0.806	4.48%	0.1552
	2060 2061	44,574 35,743	4,692,830 4,039,884	10528.1% 11302.6%	60 49	6,623 5,083	697,305 574,542	10528.1% 11302.6%	1.6759 1.6759	N/A N/A	0.1689 0.1718	N/A N/A	0.831 0.828	0.804 0.802	4.48% 4.48%	0.1486 0.1422
	2062	28,594	3,462,147	12107.8%	41	3,892	471,263	12107.8%	1.6759	N/A	0.1742	N/A	0.826	0.800	4.48%	0.1361
	2063	22,843 18.188	2,953,109 2,509,510	12927.8% 13797.3%	34	2,976 2,268	384,736 312,923	12927.8% 13797.3%	1.6759 1.6759	N/A N/A	0.1769 0.1791	N/A N/A	0.823 0.821	0.799 0.796	4.48% 4.48%	0.1303 0.1247
	2065	14,450	2,509,510 2,128,334	13797.3%	28 22	1,725	254,012	13797.3%	1.6759	N/A	0.1825	N/A	0.821	0.796	4.48% 4.48%	0.1193
	2066	11,448	1,792,408	15657.2%	18	1,308	204,746	15657.2%	1.6759	N/A	0.1832	N/A	0.817	0.792	4.48%	0.1142
	2067 2068	9,040 7.111	1,503,337 1,249,476	16630.7% 17572.2%	15 12	988 744	164,362 130,749	16630.7% 17572.2%	1.6759 1.6759	N/A N/A	0.1851 0.1877	N/A N/A	0.815 0.812	0.790 0.787	4.48% 4.48%	0.1093 0.1046
	2069	5,566	1,033,118	18562.6%	10	557	103,472	18562.6%	1.6759	N/A	0.1883	N/A	0.812	0.783	4.48%	0.1002
	2070 2071	4,337 3,361	851,373 700,880	19632.6% 20853.4%	8	416 308	81,613 64,306	19632.6% 20853.4%	1.6759 1.6759	N/A N/A	0.1955 0.1952	N/A N/A	0.804 0.805	0.779 0.775	4.48% 4.48%	0.0959 0.0917
	2071	3,361 2,596	700,880 575,154	20853.4% 22152.9%	5	308 228	64,306 50,507	20853.4% 22152.9%	1.6759	N/A N/A	0.1952 0.1987	N/A N/A	0.805	0.775	4.48% 4.48%	0.0917
	2073	1,995	470,258	23567.5%	4	168	39,525	23567.5%	1.6759	N/A	0.1914	N/A	0.809	0.769	4.48%	0.0840
	2074 2075	1,521 1,150	386,829 314,410	25429.0% 27340.6%	3	122 89	31,119 24.208	25429.0% 27340.6%	1.6759 1.6759	N/A N/A	0.2053 0.2006	N/A N/A	0.795 0.799	0.762 0.756	4.48% 4.48%	0.0804 0.0770
	2076	864	256,736	29703.3%	2	64	18,920	29703.3%	1.6759	N/A	0.2091	N/A	0.791	0.752	4.48%	0.0737
	2077-2097	1,986	782,358	39396.8%	2	140	55,183	39396.8%	1.6759	N/A	0.2067	N/A	0.793	N/A	4.48%	0.0705
	Past	119,405,729	15,311,423	12.8%	51,678	157,736,365	18,030,653	11.4%								
	Future	129,739,962	665,440,300	512.9%	65,236	86,775,375	261,868,409	301.8% 114.5%								
Motor	Lifetime	249,145,692	680,751,724	273.2%	116,914	244,511,740	279,899,062	114.5%	L							

Litetime 249,146,592 690,751,724 27,32% 116,914 244,511,740 279,899,062 114,5% Note:

- The 1st round authorized increase of 18% was implemented from October 2009 through September 2010; the 2nd round authorized increase of 20% was implemented from October 2013 through September 2014; the 3rd round authorize increase of 20% was implemented from October 2013 through September 2014; the 3rd round authorize increase of 20% was implemented from October 2013 through September 2014; the 3rd round authorize increase of 20% was implemented from October 2013 through September 2014; the 3rd round authorize increase of 20% was implemented from October 2013 through September 2014; the 3rd round authorize increase of 20% was implemented from October 2013 through September 2014; the 3rd round authorize increase of 20% was implemented from October 2013 through September 2014; the 3rd round authorized increase of 20% was implemented from October 2013 through September 2014; the 3rd round authorized increase of 20% was implemented from October 2013 through September 2014; the 3rd round authorized increase of 20% was implemented from October 2013 through September 2014; the 3rd round authorized increase of 20% was implemented from October 2013 through September 2014; the 3rd round authorized increase of 20% was implemented from October 2013 through September 2014; the 3rd round authorized increase of 20% was implemented from October 2013 through September 2014; the 3rd round authorized increase of 20% was implemented from October 2013 through September 2014; the 3rd round authorized increase of 20% was implemented from October 2013 through September 2014; the 3rd round authorized increase of 20% was implemented from October 2013 through September 2014; the 3rd round authorized increase of 20% was implemented from October 2013 through September 2014; the 3rd round authorized increase of 20% was implemented from October 2013 through September 2014; the 3rd round authorized increase of 20% was implemented from October 2013 through

Exhibit HB Metropolitan Life Insurance Company Pennsylvania Experience Projections (Premium Normalized to Include Prior Authorized Increases) and With 33% Future Increase Policy Forms: LTC-FAC, LTC- VAL, LTC-IDEAL and LTC-PREM

Column	1	ı			Lose R	atio Demonst	ration			Fact	ors Derived fo	rom Projected Value	s for Illustrati	ive Purnoses C	Inly	Interest Rat	e Factors
Year Person Column Rich Visit Person Column Column Rich Visit Person										Premium			Persistency	Factors		Calendar Year	Mid-Year
1906																	Disc / Accum Factor
March Marc		1998	-	-	N/A	-	-	-	N/A	1 dotoi	Downgrado	Eupoc & mortany	Опоск Еврос	1 croidciney	rerolaterity	4.48%	2.2498
Marchan 1960							-									4.48% 4.48%	2.1533 2.0610
Hanscal 200					N/A		-	-	N/A							4.48%	1.9726
Page				-				-								4.48%	1.8880
Henceton 1,000				16 596				28 704								4.48% 4.48%	1.8070
2000 8.86.177 77.479 17.070 4.491 19.19.200 44.17.20 20.06 4.49.17.20 20.06 19.40.170 17.491 17.200 17.200		2005	7,050,008		0.0%	4,287	11,670,498		0.0%							4.48%	1.6554
2000 89-06-177 77-14-177-18 4-14 13-78-10-19 10-01-18 1-19 1-19 1-19 1-19 1-19 1-19 1-19	perience															4.48%	1.5844 1.5165
2000 18.073.100 10.000.001 7.766 4.172 12.064.300 90.0001 4.666 4.466 4.																4.48%	1.5165
Properties 1,000,000,000 1,000,000				690,961				959,875								4.48%	1.3892
2012 10,020,000 1,000,00																4.48%	1.3296 1.2726
2013 10.876.75 10.777.19 10.5% 3.813 11.880.85 12.251.19 10.5% 4.46																4.48%	1.2726
Personnel 1,000,000								1,251,119								4.48%	1.1658
Personal Propend Pro																4.48% 4.48%	1.1158 1.0680
Enterior 2018 9 172.550 4,035.500 4,095.500 1,052.000 9.051 0.052.000 1,052.																4.48%	1.0222
Epselmon 2019 10,022,003																4.48%	0.9783
2020 9,816,058 5,002,022 527% 1,208,057 1,009,																4.48% 4.48%	0.9364 0.8962
2022 8,449.77		2020	9,618,068	5,002,022	52.0%	3,236	8,250,232	4,290,658	52.0%	2.2289	0.9700	0.0287	0.9600	0.971	0.957	4.48%	0.8578
2022 B.00.0269 B.375.86 B.09.0 2.937 B.00.00 3.50.00 5.50.00 5.00.00 0.980 0.980 0.983 0.980 0.983 0.080 0.9																4.48%	0.8210 0.7858
2025 77,903,955 93,907,908 124,724 2274 5,229.99 8,497.69 124,234 22289 0,9770 0,0832 0,9600 0,962 0,969 0,444 2227 174,732 174,732 174,731.44 174,735 2,509 42,259.91 7,492,202 174,034 22289 0,9770 0,0400 0,9600 0,960																4.48%	0.7858
2009 7,178,323 147,194 2,813 4,72,294 5,962,228 147,196 2,2289 0,9700 0,0460 0,9800 0,985 0,945 44, 44, 42, 42, 42, 42, 43, 44, 44, 44, 44, 44, 44, 44, 44, 44																4.48%	0.7198
2027 6.744.764 11.736.144 174.0% 2.500 4.256.985 3.82.270 7.829.973 204.9% 2.2289 0.3700 0.0482 0.9500 0.957 0.940 1.269.146.2020 0.056																4.48% 4.48%	0.6890 0.6594
2029 5.911.295 17.00 15.91.217 241.57																4.48%	0.6312
2000 5,483.260 11,648,187 2,328,0% 2,150 3,039,911 8,556,403 22159 8,2299 0,9700 0,0550 0,0500 0,0446 0,029 4.44 2001 5,000,000 1,000 0,00																4.48%	0.6041
2002 4, 4897,159 1, 17,866,265 441.3% 1, 1912 2, 276,133 9,057,221 3812.9 2299 0,9700 0,0587 0,0600 0,338 0,917 1,075 0,005 0,																4.48% 4.48%	0.5782
2033 4.255.881 19.857.628 41.3% 1.783 2.084.437 9.189.599 44.3% 2.2289 0.9700 0.0692 0.9800 0.938 0.917 44.1 2034 3.391.472 19.945.339 508.9% 1.556 1.581.219 9.284.386 508.3% 1.22289 0.9700 0.0697 0.9600 0.9500 0.934 0.912 44.9 2035 1.557.411 2.0.160.0.0817 1.781.219 9.284.386 508.3% 1.22289 0.9700 0.0697 0.9600 0.9500 0.9																4.48%	0.5297
2034 3,919,472 19,945,330 508,9% 1,875 1,820,200 9,226,228 50,97% 2,2289 0,9700 0,0669 0,9600 0,330 0,069 4.4 2036 3,210,094 21,528,227 670,5% 1,444 1,365,846 3,158,653 670,5% 2,2289 0,9700 0,067 0,9600 0,026 0.000 4.4 2038 2,274,40 22,446 7,244 1,254 1,223 1,002,339 3,446,73 7,224 1,000,339 1,000 0																4.48% 4.48%	0.5069 0.4852
2035 3,357,421 20,820,480 858,3% 1,588 1,581,219 9,284,386 585,3% 2,2289 0,3700 0,0987 0,9800 0,930 0,908 4.4 2037 2,882,074 22,181,816 762,2% 1,333 1,173,325 8,981,211 762,2% 2,2289 0,3700 0,0778 0,9800 0,926 0,003 4.4 2037 2,882,074 22,181,816 762,2% 1,333 1,173,325 8,981,211 762,2% 2,2289 0,3700 0,0078 0,0080 0,960																4.48%	0.4632
2037 2,882,074 22,081,616 766.2% 1,332 1,173,525 8,981,211 766.2% 2,2289 0,3700 0,0810 0,5800 0,918 0,839 4,44 2038 2,262,345 22,610,947 1,118 851,332 8,434,058 990.7% 2,2289 0,3700 0,0860 0,918 0,5800 0,918 0,5800 0,918 0,0800 0,918 0,91		2035	3,557,421	20,820,480	585.3%	1,558	1,581,219	9,254,386	585.3%	2.2289	0.9700	0.0697	0.9600	0.930	0.908	4.48%	0.4445
2038 2,2572,460 22,448,381 872,6% 1,1223 1,002,539 8,748,775 872,6% 2,2289 0,9700 0,0818 0,9800 0,918 0,883 4,44 2039 2,222,45 2,261,0477 90,7% 1,118 851,332 8,434,059 90,7% 2,2289 0,9700 0,0800 0,9000 0,910 0,682 4,44 2040 2,012,677 2,235,330 41,247,7% 1,117 718,459 6,657,464 112,17% 2,2289 0,9700 0,0862 0,9600 0,910 0,682 4,44 2041 1,763,772 2,335,340 2,147,7% 1,117 718,459 6,657,464 112,17% 2,2289 0,9700 0,0862 0,9600 0,950 0,857 4,44 2043 1,333,788 2,1338,462 1,198,664 1,198,66 6,663,47 1,198,66 1,1																4.48% 4.48%	0.4254 0.4072
2040 2,012,672 22,575,274 121,7% 921 603,376 7,631,007 1284,7% 2229 0,9700 0,0902 0,960 0,910 0,882 44 124,524 224 1,537,879 21,918,282 1425,2% 830 502,863 7,188,364 1425,2% 2,2299 0,9700 0,0988 0,9600 0,901 0,871 4.4 175,909 6,778,31,007 1,788,364 1425,2% 2,2299 0,9700 0,0988 0,9600 0,901 0,871 4.4 175,909 0,678,342 1,788,348 1,788,3		2038	2,572,460	22,448,361	872.6%	1,223	1,002,539	8,748,573	872.6%	2.2289	0.9700	0.0818	0.9600	0.918	0.893	4.48%	0.3897
2041 17.95,792 22.332.904 1264.7% 921 693,376 7,831.007 1264.7% 22289 0,9700 0,945 0,9600 0,906 0,977 44 175.009 6,878.442 1599.7% 125																4.48%	0.3730
2042 1.537,879 21,918,282 1425,2% 830 50,963 4126,2% 12280 0.9700 0.0981 0.9600 0.901 0.871 4.44 2043 1.150,463 20,588,594 1788,6% 664 344,678 6.168,347 1789,6% 2.2280 0.9700 0.1014 0.9600 0.997 0.887 4.44 2044 1.150,463 20,588,594 1788,6% 664 344,678 6.168,347 1789,6% 2.2280 0.9700 0.10174 0.9600 0.893 0.863 4.44 2046 842,225 18,756,784 2227.1% 522 231,155 5.147,933 227,11% 2.2280 0.9700 0.1119 0.9600 0.884 0.853 4.44 2046 602,943 16,757,31% 499 167,724 4,846,73 2743,3% 222,71% 2.2280 0.9700 0.1109 0.9600 0.884 0.853 4.44 2046 602,943 16,574,312 2746,9% 402 121,849 4.967,5% 2.2280 0.9700 0.1019 0.9600 0.880 0.864 4.44 2.246 602,943 16,574,312 2746,9% 402 121,849 4.967,5% 2.2280 0.9700 0.1019 0.9600 0.880 0.864 4.44 2.246 602,943 16,574,312 2746,9% 402 121,849 4.967,5% 2.2280 0.9700 0.1019 0.9600 0.880 0.864 4.44 2.246 602,943 16,574,312 2746,9% 402 121,849 4.967,5% 2.2280 0.9700 0.1019 0.9600 0.875 0.844 4.44 2.246 2.246 1.246 2.246																4.48%	0.3570
2044 1,150,453 20,588,504 1798,9% 664 344,978 6,168,347 1798,9% 22289 0,9700 0,1074 0,9600 0,883 0,883 44, 2046 842,225 18,766,784 2227,1% 522 231,155 5,147,933 2227,1% 2,2289 0,9700 0,1119 0,9600 0,884 0,853 44, 2047 714,627 17,689,306 2475,3% 499 187,724 4,646,732 22789 0,9700 0,1019 0,9600 0,884 0,853 44, 2048 602,943 16,574,312 2748,9% 402 151,594 4,167,163 2748,9% 2,2289 0,9700 0,1245 0,9600 0,876 0,844 44, 2049 506,184 15,413,083 3045,0% 300 121,809 3,709,109 3045,0% 2,2289 0,9700 0,1245 0,9600 0,876 0,844 44, 2050 422,663 14,233,078 3367,5% 304 97,349 3,278,191 3367,5% 2,2289 0,9700 0,1327 0,9600 0,887 0,843 44, 2051 351,068 13,046,593 3716,1% 22 67,331 2,275,347 1,376,191 3367,5% 2,2289 0,9700 0,1327 0,9600 0,867 0,835 44, 2052 280,349 11,070,035 4091,3% 2,278,191 2,875,347 4,975,376 1,376,191 2,278,376 1,376,194 2,278,376 1,376,194 2,278,376 1,376,194 2,278,376 1,376,194 2,278,376 1,376,194 2,278,376 1,376,194 2,278,376 1,376,194 2,278,376 1,376,194 2,278,376 1,376,194 2,278,376 1,376,194 2,278,376 1,376,194 2,278,376 1,376,194 2,278,376 1,376,194 2,278,376 1,376,194 2,278,376 1,376,194 2,376,376 1,376,194 2,376,376 1,376,194 2,376,376 1,376,194 2,376,376 1,376,194 2,376,376 1,376,194 2,376,376 1,376,194 2,376,376 1,376,194 2,376,376 1,376,376 2,376,376 1,376,376 2,376,376 1,376,376 2,376,376 1,376,376 2,376,376 1,376,376 2,376,376 1,376,376 2,376,376 1,376,376 2,376,376 1,376,376 2,376,376 1,376,376 2,376,376 1,376,376 2,376,376 1,376,376,376 1,376,376 2,376 1,376,376 2,376 1,376 1,376 2,376 1,376 2,376 1,376 2,376 1,376 2,376 1,376 2,376 1,376 2,376 1,376 2,376 1,376 2,376 1,376 2,376 2,376 1,376 2,376 2,376 1,376 2,3			1,537,879	21,918,282	1425.2%		502,963	7,168,364	1425.2%		0.9700	0.0988		0.901	0.871	4.48%	0.3270
2046 987,029 19,732,273 1999,2% 590 283,034 5,658,305 1999,2% 2.2289 0,9700 0,1117 0,9600 0,888 0,858 4.4. 2047 714,627 17,689,306 2475,3% 459 187,724 4,646,763 2475,3% 2,2289 0,9700 0,1201 0,9600 0,884 0,854 4.4. 2049 506,184 15,473,312 748,9% 402 151,589 4,187,724 2,2289 0,9700 0,1201 0,9600 0,872 0,844 4.4. 2049 506,184 15,413,083 3045,0% 350 121,809 3,709,019 3045,0% 2,2289 0,9700 0,1285 0,9600 0,872 0,840 4.4. 2050 422,665 14,233,078 3367,5% 304 97,349 3,278,191 3367,5% 2,2289 0,9700 0,1285 0,9600 0,872 0,840 4.4. 2051 351,068 13,043,343 3716,1% 262 77,391 2,875,914 3716,1% 2,2289 0,9700 0,1088 0,9600 0,883 0,831 4.4. 2052 239,049 11,879,055 4013,3% 255 61,261 2,505,340 401,33 2,2289 0,9700 0,1088 0,9600 0,883 0,831 4.4. 2053 239,044 10,725,542 4467,8% 193 48,282 2,165,768 4467,8% 2,2289 0,9700 0,1489 0,9600 0,855 0,823 4.4. 2054 180,083 8,184,344 3,184,348 1,184 3,184 3,184 1,184 2,184																4.48% 4.48%	0.3130 0.2996
2047 714.627 17.689.306 2476.3% 459 187.724 4,646.763 2745.3% 2.2289 0.9700 0.1201 0.9800 0.880 0.848 4.44 2.046 606.243 16.574.312 2748.9% 402 151.594 4,167.163 2746.9% 2.2289 0.9700 0.1245 0.9800 0.876 0.844 4.49 2.049 506.184 15.413.058 3046.0% 350 121.809 3.709.019 3.046.0% 2.2289 0.9700 0.1285 0.9800 0.872 0.840 4.44 2.049 506.184 15.413.058 304.50% 350 121.809 3.709.019 3.045.0% 2.2289 0.9700 0.1285 0.9800 0.872 0.840 4.44 2.049 506.184 15.413.058 304.50% 304.50% 2.2289 0.9700 0.1285 0.9800 0.872 0.840 4.44 2.051 3.046.93 371.61% 2.025 2.0289 0.9700 0.1388 0.9600 0.863 0.831 4.44 2.051 2.052 2.0349 11.879.035 4.049.13% 2.025 61.261 2.505.394 4091.3% 2.2289 0.9700 0.1407 0.9800 0.895 0.827 4.44 2.052 2.0349 11.879.035 4.049.8% 193 46.282 2.166.768 440.88% 2.2289 0.9700 0.1404 0.9600 0.885 0.823 4.44 2.052 2.054 1.056.023 9.054.27 4.052 2.052																4.48%	0.2868
2048 602.943 16.574.312 2748.9% 402 151.909 4,167.163 2748.9% 2 2289 0.9700 0.1245 0.9600 0.876 0.844 4.44 2550 0.6164 15.413.085 0.3045.0% 350 121.809 3,709.019 3045.0% 2 2289 0.9700 0.1237 0.9600 0.872 0.840 4.44 2550 42.685 11.5413.085 3367.5% 304 97.349 3.278.191 3367.5% 2 2289 0.9700 0.1327 0.9600 0.887 0.835 4.4 2550 2.203.49 11.879.095 4091.3% 252 61.261 2.506.394 4091.3% 2 2289 0.9700 0.1407 0.9600 0.883 0.831 4.4 2.205 2.203.49 11.879.095 4091.3% 225 61.261 2.506.394 4091.3% 2 2289 0.9700 0.1407 0.9600 0.855 0.823 4.4 2.205 1.205 2.203.49 1.207.205 1.205 2.203.49 1.207.205 1.205 2.203.49 1.207.205 1.205 2.205 1.205 2.205 1.205 2.20																4.48%	0.2745
2049 506,184 15,413,058 3045,0% 350 121,809 3,709,019 3046,0% 2,2289 0,9700 0,1285 0,9600 0,872 0,940 4,44 2051 351,088 13,045,934 3716,1% 262 77,391 2,875,914 3716,1% 2,2289 0,9700 0,1388 0,9600 0,863 0,833 4,4 2053 229,0349 10,729,542 4467,8% 193 48,282 2,186,768 4487,8% 2,2289 0,9700 0,1449 0,9600 0,855 0,823 4,4 2053 230,084 10,729,542 4467,8% 193 48,282 2,186,768 4487,8% 2,2289 0,9700 0,1449 0,9600 0,855 0,823 4,4 2055 160,089 8,564,530 5349,9% 193 29,616 1,584,401 5349,9% 2,2289 0,9700 0,1456 0,9600 0,841 0,961																4.48%	0.2627
2051 351,088 13,046,534 3716.1% 262 77.391 2,875,914 3716.1% 2,2289 0,9700 0,1388 0,9800 0,883 0,831 44. 2053 2290,349 10,729,542 4487.8% 193 48,282 2,166,768 4487.8% 2,2289 0,9700 0,1449 0,9600 0,855 0,823 44. 2054 196,023 9,614,575 490,48% 193 48,282 2,166,768 4487.8% 2,2289 0,9700 0,1449 0,9600 0,855 0,823 44. 2055 150,099 8,564,530 5349.9% 193 29,616 1,584,401 5349.9% 2,2289 0,9700 0,1527 0,9600 0,847 0,817 44. 2055 150,099 8,564,530 5349.9% 193 29,616 1,584,401 5349.9% 2,2289 0,9700 0,1527 0,9600 0,844 0,813 44. 2055 150,546 6,565,580 6306,8% 98 17,887 1,128,089 6306,8% 2,2289 0,9700 0,1658 0,9600 0,844 0,813 44. 2055 88,267 5,817,352 6,822.9% 82 13,831 943,829 682,2% 2,2289 0,9700 0,1605 0,9600 0,840 0,811 44. 2059 88,700 5,506,897 7357.9% 69 10,666 764,756 7357.9% 2,2289 0,9700 0,1660 0,9600 0,837 0,906 44. 2060 55,205 43,699,84 7915.9% 67 8,203 6,943,33 7915.9% 2,2289 0,9700 0,1660 0,9600 0,834 0,906 44. 2061 44,267 3,761,940 8488.2% 47 6,296 535,014 8498.2% 2,2289 0,9700 0,1742 0,9600 0,826 0,900 44. 2062 38,414 3,223,951 970,1% 32 3,866 388,286 972,178 2,2289 0,9700 0,1780 0,9600 0,826 0,900 44. 2063 28,291 2,749,935 9720.1% 32 3,868 388,286 9720.1% 2,2289 0,9700 0,1789 0,9600 0,826 0,900 44. 2064 22,526 2,336,856 1970,373.9% 26 2,809 291,394 10379.9% 2,2289 0,9700 0,1789 0,9600 0,826 0,900 44. 2065 17,897 1,881,905 11074.2% 22 2,136 236,536 11074.2% 2,2289 0,9700 0,1789 0,9600 0,826 0,900 44. 2066 17,897 1,881,905 11074.2% 22 2,136 236,586 1866,537 1,128,139 1,139 1,13		2049	506,184	15,413,058	3045.0%	350	121,809	3,709,019	3045.0%	2.2289	0.9700	0.1285	0.9600	0.872	0.840	4.48%	0.2406
2052 299,349 11,879,095 4091,37% 225 61,261 2,506,394 4091,37% 2,2289 0,9700 0,1407 0,9600 0,859 0,927 4,44 2054 196,023 9,614,675 4904,87% 193 48,282 2,166,684 48,78% 2,2289 0,9700 0,1446 0,9600 0,855 0,823 4,44 2054 196,023 9,614,675 4904,87% 193 29,616 1,584,441 5349,97% 2,2289 0,9700 0,1486 0,9600 0,851 0,820 4,44 2056 130,213 7,581,044 5822,07% 117 23,056 1,342,320 5822,07% 2,2289 0,9700 0,1558 0,9600 0,847 0,817 4,44 2056 85,267 5,517,352 6822,57% 82 13,831 943,589 6822,57% 2,2289 0,9700 0,1558 0,9600 0,840 0,811 4,44 2058 85,267 5,517,352 6822,57% 69 10,666 787,757,97% 2,2289 0,9700 0,1628 0,9600 0,834 0,806 4,44 2,606 0,55,205 4,869,964 7915,97% 57 8,203 649,330 7815,97% 2,2289 0,9700 0,1689 0,9600 0,834 0,806 4,44 2,606 0,55,205 4,869,964 7915,97% 57 8,203 649,330 7815,97% 2,2289 0,9700 0,1689 0,9600 0,831 0,804 4,44 2,606 0,55,205 4,869,964 7915,97% 57 8,203 649,330 7815,97% 2,2289 0,9700 0,1789 0,9600 0,828 0,802 4,44 2,606 0,55,205 4,869,964 7915,97% 57 8,203 649,330 7815,97% 2,2289 0,9700 0,1789 0,9600 0,828 0,802 4,44 2,606 0,55,205 4,869,964 7915,97% 57 8,203 649,330 7815,97% 2,2289 0,9700 0,1789 0,9600 0,828 0,802 4,44 2,606 0,55,205 4,206 0,500 0,																4.48%	0.2303 0.2204
2054 198,023 9,614,575 4904,8% 164 37,888 1,885,346 4904,8% 2,2289 0,9700 0,1496 0,9800 0,851 0,320 444 2056 150,089 8,564,530 5349,9% 139 2,9616 1,584,441 5349,9% 2,2289 0,9700 0,1557 0,9800 0,847 0,817 4,44 2056 130,213 7,881,044 5822,0% 117 23,056 1,342,320 582,20% 2,2289 0,9700 0,1558 0,9800 0,844 0,813 4,48 2056 85,267 5,817,362 682,25% 82 13,831 943,589 682,25% 2,2289 0,9700 0,1605 0,9800 0,840 0,811 4,44 2056 85,267 5,817,362 682,25% 82 13,831 943,589 682,25% 2,2289 0,9700 0,1628 0,9800 0,834 0,006 4,44 2,606 0,006																4.48%	0.2204
2055 160,089 8,564,530 5349,9% 139 29,616 1,584,401 5349,9% 2,2289 0,9700 0,1527 0,9600 0,847 0,813 44,4 2057 105,546 6,565,580 6306,8% 98 17,887 1,128,089 6306,8% 2,2289 0,9700 0,1605 0,9600 0,844 0,811 44,4 2066 1,584,401 1,128,689 6302,5% 2,2289 0,9700 0,1605 0,9600 0,840 0,811 44,4 2,2289 0,9700 0,1605 0,9600 0,840 0,811 44,4 2,2289 0,9700 0,1605 0,9600 0,837 0,008 44,4 2,008 0,9600 0,840 0,811 0,9600 0,837 0,008 44,4 2,008 0,9600 0,9600 0,837 0,008 0,9600 0,9600 0,9600 0,837 0,008 0,9600 0,960																4.48%	0.2019
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2059 88,700 5,056,897 7357.9% 69 10,866 784,756 7357.9% 2,2289 0,9700 0,1660 0,9800 0,831 0,306 4.4						98										4.48%	0.1695 0.1622
2060 55,205 4,869,964 7915,976 57 8,203 649,330 7915,976 2,2289 0,9700 0,1689 0,9600 0,831 0,904 4,487 2,065 2,541 3,223,961 9103,676 39 4,821 438,841 9103,676 2,2289 0,9700 0,1742 0,9600 0,828 0,902 4,44 2,0652 35,414 3,223,961 9103,676 39 4,821 438,841 9103,676 2,2289 0,9700 0,1742 0,9600 0,826 0,800 4,44 2,0652 2,336,866 10,733,976 2,2289 0,9700 0,1769 0,9600 0,823 0,799 4,44 2,0654 2,266 2,368,866 10,733,976 2,2289 0,9700 0,1791 0,9600 0,823 0,796 4,44 2,066 1,7897 1,195 1,295 1,																4.48%	0.1622
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2066						26										4.48%	0.1247 0.1193
2067 11,195 1,399,008 12504.3% 14 1,224 153,054 12504.3% 2,2289 0,9700 0,1851 0,9600 0,815 0,790 0,444 2068 8,806 1,163,512 31212.2% 12 922 212,753 31212.2% 2,2289 0,9700 0,1871 0,9600 0,812 0,783 4.44 2069 6,893 962,039 13956.8% 9 690 96,354 13956.8% 2,2289 0,9700 0,1883 0,9600 0,812 0,783 4.44 2071 4,163 652,660 15670.2% 6 382 59,881 15670.2% 2,2289 0,9700 0,1955 0,9600 0,804 0,779 4.44 2072 3,215 535,683 6656.3% 5 282 470,32 16656.3% 2,2289 0,9700 0,1952 0,9600 0,805 0,775 4.44 2073 2,471 437,005 17719.9% 4 208 36,806 17719.9% 2,2289 0,9700 0,1967 0,9600 0,801 0,772 4.44 202,773 2,471 437,005 17719.9% 4 208 36,806 17719.9% 2,2289 0,9700 0,1914 0,9600 0,809 0,769 4.44 2074 1,884 360,215 19115.5% 3 152 2,878 19115.5% 2,2289 0,9700 0,2053 0,9600 0,800 0,769 4.44 2075 1,424 292,778 20556.9% 3 110 2,543 2,0556.9% 2,2289 0,9700 0,2060 0,9600 0,799 0,756 4.44 2077.2097 2,459 72,853 2,056.9% 2,233.3% 2,2389 0,9700 0,2067 0,9600 0,793 N/A 4.41 2,0577.2097 2,459 72,853 2,289 0,9700 0,2067 0,9600 0,793 N/A 4.41 4,056.200 2,057.200 2,0																4.48%	0.1193
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2073 2.471 437.095 17719.9% 4 208 38.906 17719.9% 2.2289 0.9700 0.1914 0.9600 0.809 0.769 4.4.1 2074 1.884 360.215 19115.5% 3 152 2.875 19115.5% 2.2289 0.9700 0.2053 0.9600 0.795 0.762 4.4 2075 1.424 292.776 20556.9% 3 110 22.543 20556.9% 2.2289 0.9700 0.2066 0.9600 0.799 0.756 4.4.1 2076 1.070 2.39.072 2.2333.3% 2 79 17.618 2.2333.3% 2 2.2289 0.9700 0.2006 0.9600 0.799 0.756 4.4.1 2077.2097 2.459 728.532 29621.7% 2 173 51.386 29621.7% 2.2289 0.9700 0.2067 0.9600 0.793 N/A 4.41 2077.2097 1.459 15.314.23 12.8% 51.678 157.736.385 11.409.00.553 11.4% 11.409.729 15.314.23 12.8% 51.678 157.736.385 11.4% 124.274.274.219 224.3%		2071	4,163	652,660	15679.2%	6	382	59,881	15679.2%	2.2289	0.9700	0.1952	0.9600	0.805	0.775	4.48%	0.0917
2074 1,884 360,215 19119.5% 3 152 28,978 19119.5% 2,2289 0,9700 0,2053 0,9600 0,795 0,762 4.4. 2075 1,424 292,778 20556.9% 3 110 22,543 20556.9% 2,2289 0,9700 0,2005 0,9600 0,799 0,756 4.4. 2076 1,070 239,072 22333.3% 2 79 17,618 22333.3% 2,2289 0,9700 0,2091 0,9600 0,791 0,752 4.4. 2077-2097 2,459 728,532 29621.7% 2 173 51,386 29621.7% 2,2289 0,9700 0,2067 0,9600 0,793 N/A 4.4. Past 119,405,729 15,311,423 12.8% 51,678 157,736,365 18,030,653 11.4% Future 157,330,501 66,0098,047 394.1% 62,868 104,247,414 244,247,419 234,3%																4.48% 4.48%	0.0878
2076 1.070 29.072 22333.3% 2 79 17.618 2233.3% 2 2.289 0.9700 0.2091 0.9600 0.791 0.752 4.44 2.077-2097 2.459 728.532 29621.7% 2 173 51.386 29621.7% 2 2.289 0.9700 0.2067 0.9600 0.793 N/A 4.44 2.44 2.44 2.44 2.44 2.44 2.44 2.4		2074	1,884	360,215	19119.5%	3	152	28,978	19119.5%	2.2289	0.9700	0.2053	0.9600	0.795	0.762	4.48%	0.0804
2077-2097 2.459 728.532 29621.7% 2 173 51.386 29621.7% 2.2289 0.9700 0.2067 0.9600 0.793 NA 4.4i Past 119,405,729 15,311,423 12.8% 51,678 157,736,365 18,030,653 11.4% Future 157,330,501 65,00,980,47 39.41% 62,886 104,247,414 244,274,219 234,3%																4.48%	0.0770
Past 119,405,729 15,311,423 12.8% 51,678 157,736,365 18,030,653 11.4% Future 157,330,501 620,098,047 394,1% 62,868 104,247,414 244,274,219 234,3%						2										4.48% 4.48%	0.0737
Future 157,330,501 620,098,047 394.1% 62,868 104,247,414 244,274,219 234.3%				.,							2.2700		2.2300	200			2.2700
Lifetime 276,736,231 635,409,470 229.6% 114,546 261,983,779 262,304,872 100.1%			276,736,231	635,409,470	229.6%	114,546	261,983,779	262,304,872	100.1%								

Exhibit II-B

Demonstration that Lifetime Incurred Claims with Requested Increase are Not Less than Lifetime Earned Premium with Prescribed Factors Policy Forms: LTC-FAC, LTC- VAL, LTC-IDEAL and LTC- PREM

Accumulated value of initial earned premium	141,922,008	x	58% =	82,314,765
2a Accumulated value of earned premium 2b Accumulated value of prior premium rate schedule increases (2a-1)	157,736,365 15,814,357	x	85% =	- 13,442,204
3 Present value of future projected initial earned premium	51,885,606	x	58% =	30,093,651
4a Present value of future projected premium 4b Present value of future projected premium in excess of the projected initial earned premiums (4a-3)	104,247,414 52,361,808	x	85% =	44,507,537
5 Lifetime Earned Premium Times Prescribed Factor: Sum of 1, 2b, 3, and 4b				170,358,156
6a Accumulated value of incurred claims without the inclusion of active life reserves 6b Present value of future projected incurred claims without the inclusion of active life reserves				18,030,653 244,274,219
7 Lifetime Incurred Claims with Rate Increase: Sum of 6a and 6b				262,304,872
8 Test: 7 is not less than 5				TRUE

Attachment 1

Metropolitan Life Insurance Company Policy Forms: LTC-FAC, LTC- VAL, LTC-IDEAL and LTC- PREM Assumptions Summary

	Assumptions Sum	
	Original Pricing Assumptions	2017 Best Estimate Assumptions
Interest Rate:	4.50%	Maximum valuation interest rate for contract reserves, which average to 4.48%
Mortality:	1983 GAM Basic Mortality Table No Mortality Selection Factors were applied	88% of Annuity 2000 Basic table With Mortality Selection Factors of: Duration
Voluntary Lapse Rates:	Issue Age	Duration Lapse Rate 1 5.00% 2 4.50% 3 4.00% 4 3.50% 5 2.50% 6 2.00% 7 1.80% 8 1.50% 9 1.30% 10 1.10% 11+ 1.10%
Morbidity:	Morbidity underwriting savings vary by duration. However, we do not have the actual rates.	Current IB block experience with morbidity U/W Selection Factors of: Duration
Incidence:	Incidence rates for nursing home care were based on a study published by the Society of Actuaries based on the 1985 NNHS with modifications.	Sample Ultimate Smoothed Incidence Rates (before gross-up to zero-day elimination) Attained Age Male Female Age Facility Care Home Care 81 1.18% 1.16% 1.23% 82 1.45% 1.55% 1.86% 1.43% 83 1.74% 1.93% 2.09% 1.68% 84 2.07% 2.18% 2.35% 1.93% 85 2.39% 2.43% 2.57% 2.21%
Continuance:	Continuance rates for nursing home care were based on a study published by the Society of Actuaries based on the 1985 NNHS with modifications.	Termination curves were constructed separately for deaths and recoveries, gender and care path. Coefficients to an exponential-shaped curve were based on experience adjusted to minitine differences between actual and expected terminations in total as well as at periodic duration points along the curves. Death and recovery termination rates were recombined into a single termination table for modelling and valuation uses.
Utilization:	Home care prevalence rates were based on 1982-1984 National Long Term Care Surveys with modifications. Note that the actual utilization assumption at original pricing is not available.	Home Care Facility Care 61% 79%

Attachment 2

Attachment 2 Metropolitan Life Insurance Company Nationwide Experience Projections (Premium Normalized to Include Prior Authorized Increases) Actual to Expected Ratios Policy Forms: LTC-FAC, LTC- VAL, LTC-IDEAL and LTC- PREM

	Actual Expe	/ Projected Experience through 1	2/31/2016	Reproduced	ted Pricing Experied based on Original	Pricing	-
		ased on Current A		Assum D	ptions since incept		C - C/F
	A Earned	B Incurred	C = B / A Loss	Earned	E Incurred	F = E / D Loss	G = C / F Actual to
Duration	Premium	Claims	Ratio	Premium	Claims	Ratio	Expected Ratio
1	128,930,834	1,280,355	1.0%	128,930,834	1,302,128	1.0%	0.98
2	241,799,286	7,182,229	3.0%	241,799,286	3,653,068	1.5%	1.97
3	223,814,495	12,392,102	5.5%	230,233,910	4,830,992	2.1%	2.64
4	221,818,803	11,852,924	5.3%	221,296,636	6,582,335	3.0%	1.80
5	211,125,941	19,940,660	9.4%	213,763,418	8,156,485	3.8%	2.48
6	203,835,536	17,250,824	8.5%	205,992,414	10,382,733	5.0%	1.68
7	216,347,202	21,512,258	9.9%	198,100,003	12,359,381	6.2%	1.59
8	221,996,162	32,464,681	14.6%	190,253,800	13,871,571	7.3%	2.01
9	222,981,960	28,109,089	12.6%	182,516,431	17,126,930	9.4%	1.34
10	218,393,092	35,993,763	16.5%	174,901,324	19,264,818	11.0%	1.50
11	201,620,584	43,932,174	21.8%	123,041,254	21,423,910	17.4%	1.25
12	180,540,218	53,140,973	29.4%	116,040,565	24,130,556	20.8%	1.42
13	185,152,318	69,825,611	37.7%	109,183,720	27,209,498	24.9%	1.51
14	186,990,982	73,037,281	39.1%	102,495,198	33,612,082	32.8%	1.19
15	185,066,060	82,025,736	44.3%	96,016,854	37,816,315	39.4%	1.13
16	181,756,915	93,377,372	51.4%	89,690,927	44,338,534	49.4%	1.04
17	171,760,335	108,472,829	63.2%	83,539,162	49,784,708	59.6%	1.06
18	163,770,272	129,580,249	79.1%	77,736,311	55,728,960	71.7%	1.10
19	157,918,516	150,062,296	95.0%	72,153,206	65,873,875	91.3%	1.04
20	149,175,014	166,327,703	111.5%	66,797,014	72,942,342	109.2%	1.02
21	140,955,766	187,159,905	132.8%	61,678,187	85,619,496	138.8%	0.96
22	133,841,350	214,302,522	160.1%	56,819,733	94,134,639	165.7%	0.97
23	125,577,689	240,421,552	191.5%	52,143,560	103,210,295	197.9%	0.97
24	117,498,809	268,676,895	228.7%	47,671,114	122,176,291	256.3%	0.89
25	111,052,894	294,256,535	265.0%	43,442,073	132,374,594	304.7%	0.87
26	102,498,204	324,127,256	316.2%	39,433,822	144,358,487	366.1%	0.86
27	95,297,600	352,046,688	369.4%	35,647,064	153,681,561	431.1%	0.86
28	87,915,560	378,185,184	430.2%	32,103,505	162,778,977	507.0%	0.85
29	80,426,790	407,745,684	507.0%	28,800,595	172,679,197	599.6%	0.85
30	73,551,926	435,188,214	591.7%	25,721,896	180,153,164	700.4%	0.84
31	66,722,269	459,736,526	689.0%	22,866,936	221,325,352	967.9%	0.71
32	60,284,954	475,409,510	788.6%	20,236,625	228,705,175	1130.2%	0.70
33	54,226,067	493,620,169	910.3%	17,828,520	233,623,559	1310.4%	0.69
34	48,402,384	506,212,089	1045.8%	15,627,415	237,639,900	1520.7%	0.69
35	43,064,712	511,536,870	1187.8%	13,619,359	235,048,288	1725.8%	0.69
36	37,947,817	531,080,416	1399.5%	11,811,540	232,100,131	1965.0%	0.71
37	33,298,743	527,016,356	1582.7%	10,184,248	224,631,766	2205.7%	0.72
38	29,047,688	515,172,216	1773.5%	8,727,493	213,123,924	2442.0%	0.73
39	25,184,638	501,707,849	1992.1%	7,435,634	200,008,490	2689.9%	0.74
40	21,699,531	488,195,638	2249.8%	6,301,708	190,751,618	3027.0%	0.74
41	18,602,612	481,877,375	2590.4%	5,308,218	210,281,764	3961.4%	0.65
42	15,834,918	450,918,871	2847.6%	4,439,394	199,650,713	4497.3%	0.63
43	13,395,472	428,131,409	3196.1%	3,693,205	187,890,895	5087.5%	0.63
44	11,260,338	403,349,944	3582.0%	3,057,762	175,352,063	5734.7%	0.62
45	9,408,148	377,169,848	4009.0%	2,520,701	161,893,293	6422.5%	0.62
46	7,811,969	349,904,016	4479.1%	2,069,828	146,543,212	7080.0%	0.63
47	6,448,815	331,798,886	5145.1%	1,694,139	132,876,483	7843.3%	0.66
48	5,294,423	307,465,484	5807.3%	1,383,112	118,520,002	8569.1%	0.68
49	4,323,241	271,680,718	6284.2%	1,126,954	105,240,145	9338.5%	0.67
50	3,511,871	240,327,369	6843.3%	917,418	95,400,896	10398.8%	0.66
51	2,838,554	215,431,980	7589.5%	745,429	86,481,552	11601.6%	0.65
52	2,283,457	191,606,702	8391.1%	285,720	36,981,981	12943.4%	0.65
53	1,829,010	173,072,869	9462.7%	109,516	15,814,551	14440.5%	0.66
54	1,459,231	150,991,223	10347.3%	41,977	6,762,754	16110.6%	0.64
55	1,159,867	128,978,966	11120.1%	16,090	2,891,947	17974.0%	0.62
56	918,816	111,743,308	12161.7%	6,167	1,236,679	20052.9%	0.62
56 57			13284.2%	2,364		20052.9%	0.59
57 58	725,600	96,390,337		2,364 906	528,839		
	571,228 448,496	82,926,981	14517.3%		226,147	24959.8% 27846.6%	0.58
59 60	351,378	70,906,927	15810.0% 17051.1%	347 133	96,707 41,355	27846.6% 31067.3%	0.57 0.55
UU	331,370	59,913,962	17031.176	133	41,000	31007.3%	0.55

Lifetime* 3,039,760,775 3,293,644,136 Note:

Lifetime

259.4%

108.4%

5,471,767,359 14,194,146,359

3,510,002,678

2,242,972,940 1,413,641,593

5,783,228,105

164.8%

63.0%

1.57

1.72

⁻ Figures in column A are normalized to reflect the prior rate action authorized by Pennsylvania rather than the prior rate action approved by other states.

- Figures in column D and E do not reflect any rate action.

* Columns A and B are discounted back to the inception date at an interest rate of 4.48%, which is the weighted average maximum valuation interest rate for contract reserves. Columns D and E are discounted back to the inception date at the original pricing interest rate of 4.5%.

Attachment 3 Metropolitan Life Insurance Company Nationwide Experience Projections (Premium Normalized to Include Prior Authorized Increases) Actual to Expected Ratios Policy Forms: LTC-FAC, LTC-VAL, LTC-IDEAL and LTC- PREM

		Actual / P	rojected Experie		Reproduced E	xpected Pricing			Accumulati	ve Loss Ratio as of	
	0-11	A	В	C = B / A	D	E	F = E / D	G = C / F	H.	<u> </u>	J = H / I
	Calendar	Earned	Incurred	Loss	Earned	Incurred	Loss	Actual to	Actual/Projected	Expected at 4.5%	Actual to
Historical	Year 2002	Premium 1,496,379	Claims 0	Ratio 0.0%	Premium 1,496,379	Claims 15,113	Ratio 1.0%	0.00	at 4.48% (on C) 0.0%	(on F) 1.0%	0.00
Experience	2002	22,339,571	179,109	0.0%	15,045,944	174,614	1.0%	0.69	0.7%	1.1%	0.65
Experience	2003	82,618,065	1,210,252	1.5%	63,570,696	833,568	1.2%	1.12	1.3%	1.1%	1.02
	2004	184,350,022	6,828,973	3.7%	152,305,387	2,286,391	1.5%	2.47	2.8%	1.4%	1.02
	2005	225,053,606	9,417,184	4.2%	226,180,070	4,161,003	1.8%	2.47	3.4%	1.4%	2.08
	2007	214,075,039	16,422,844	7.7%	223,866,802	5,589,559	2.5%	3.07	4.6%	1.9%	2.41
	2007	206,128,039	16,422,644	8.0%	216,115,219	7,218,953	3.3%	2.38	5.3%	2.2%	2.41
	2008	197,072,497	20,225,873	10.3%	208,920,364	8,977,437	4.3%	2.39	6.0%	2.6%	2.35
	2009	226,420,381	23,805,795	10.5%	201,601,753		5.4%	1.95	6.7%	3.0%	2.35
	2010	226,792,097	25,160,180	11.1%	194,218,623	10,891,519 12,800,567	6.6%	1.68	7.2%	3.4%	2.20
	2011	220,848,343	28,607,858	13.0%	185,779,108	14,952,683	8.0%	1.61	7.8%	3.8%	2.15
	2012	215,797,682	32,841,502	15.2%	171,775,352	17,442,965	10.2%	1.50	8.5%	4.3%	1.98
	2013	222,538,596	44,262,258	19.9%	148,469,389	19,646,896	13.2%	1.50	9.4%	4.8%	1.95
	2014	194,460,809	55,400,216	28.5%	122,072,710	22,146,336	18.1%	1.57	10.6%	5.4%	1.96
	2015	178,627,447	62,819,010	35.2%	113,670,115	25,428,869	22.4%	1.57	11.9%	6.0%	1.96
Drojected	2016							1.46			1.96
Projected		192,314,909	78,098,843	40.6%	107,071,563	29,770,536	27.8%		13.3%	6.8%	
Experience	2018 2019	188,922,969 181,386,029	88,543,181	46.9% 55.5%	100,623,492 94,332,676	35,062,593	34.8% 42.7%	1.35 1.30	14.9% 16.5%	7.6% 8.5%	1.96 1.95
			100,677,602			40,247,021					
	2020	173,709,084	114,676,844	66.0%	88,208,243	46,134,184	52.3%	1.26	18.3%	9.4%	1.94
	2021	166,094,896	130,661,280	78.7%	82,304,077	52,392,171	63.7%	1.24	20.2%	10.5%	1.92
	2022	158,482,450	148,734,120	93.8%	76,654,143	59,985,508	78.3%	1.20	22.3%	11.6%	1.91
	2023	150,852,752	168,895,990	112.0%	71,214,312	69,025,000	96.9%	1.16	24.5%	12.9%	1.90
	2024	143,140,967	191,094,820	133.5%	65,990,115	78,334,975	118.7%	1.12	26.9%	14.3%	1.88
	2025 2026	135,470,705	215,234,554	158.9%	60,985,243	88,788,662	145.6%	1.09	29.5%	15.8%	1.87
	2026	127,783,159	241,123,676	188.7%	56,187,311	99,184,723 111,934,671	176.5%	1.07	32.3%	17.4%	1.86
	2027	120,047,095 112,360,051	268,479,267 296,930,547	223.6% 264.3%	51,577,368 47,175,102	111,934,671	217.0% 267.2%	1.03 0.99	35.3% 38.4%	19.1% 21.0%	1.84 1.83
	2029	104,703,307	326,101,679	311.5%	42,993,180	137,136,412	319.0%	0.98	41.7%	22.9%	1.82
	2030	97,162,366 89,780,132	355,462,771	365.8%	39,028,289	147,766,235	378.6%	0.97	45.1%	24.9%	1.81
	2031 2032	89,780,132 82,585,418	384,246,110	428.0%	35,289,069 31,783,705	157,369,799	445.9%	0.96	48.7%	27.0%	1.80 1.80
	2032		411,916,591 437,783,806	498.8%	28,507,426	167,565,166 181,463,106	527.2%	0.95	52.3%	29.1%	1.79
	2033	75,568,232	461,330,296	579.3%			636.5%	0.91	56.0%	31.2%	1.79
	2034	68,802,931 62,311,451		670.5%	25,454,316	201,322,423	790.9%	0.85	59.8%	33.5%	
			481,879,837	773.3%	22,624,864	223,167,432	986.4%	0.78	63.5%	36.0%	1.77
	2036	56,122,179	498,602,833	888.4%	20,017,509	230,705,673	1152.5%	0.77	67.2%	38.4%	1.75
	2037	50,262,401	511,501,927	1017.7%	17,624,989	234,664,145	1331.4%	0.76	70.9%	40.8%	1.74
	2038 2039	44,739,523	519,859,372	1162.0%	15,437,091	235,626,099	1526.4%	0.76	74.5%	43.0%	1.73 1.72
	2039	39,595,316	523,278,681	1321.6%	13,447,669	232,797,998	1731.1%	0.76 0.77	77.9% 81.2%	45.2%	1.72
		34,839,540	522,024,873	1498.4%	11,651,651	227,275,118	1950.6%			47.2%	1.72
	2041	30,470,489	516,192,243	1694.1%	10,036,620	218,137,492	2173.4%	0.78	84.3%	49.0%	
	2042	26,486,266	506,078,667	1910.7%	8,594,714	207,737,397	2417.0%	0.79	87.3%	50.7%	1.72 1.72
	2043	22,884,288	492,004,606	2150.0%	7,318,224	201,463,772	2752.9%	0.78	90.0%	52.3%	
	2044	19,653,348	474,305,296	2413.4%	6,195,406	202,655,354	3271.1%	0.74	92.5%	53.8%	1.72 1.72
	2045	16,778,791	453,519,910	2702.9%	5,212,032	205,401,222	3940.9%	0.69	94.9%	55.3%	1.72
	2046	14,237,868	430,064,182	3020.6%	4,357,908	195,425,504	4484.4%	0.67	97.0%	56.6%	
	2047	12,006,448	404,593,773	3369.8%	3,625,350	183,289,498	5055.8%	0.67	98.9%	57.8%	1.71
	2048	10,060,835	377,598,291	3753.2%	3,002,320	170,114,357	5666.1%	0.66	100.6%	58.9%	1.71 1.71
	2049	8,381,561	349,789,914	4173.3%	2,476,298	155,976,831 141,433,805	6298.8%	0.66	102.1%	59.8%	
	2050	6,941,126	321,640,513	4633.8% 5136.2%	2,035,268		6949.1%	0.67	103.5%	60.6%	1.71
	2051 2052	5,715,485 4,681,846	293,560,938 266,112,885	5136.2%	1,668,024 1,364,052	127,490,090 114,188,890	7643.2% 8371.3%	0.67 0.68	104.6% 105.7%	61.3% 61.9%	1.71 1.71
	2052			6276.6%	1,364,052	101,671,546	9201.7%	0.68	106.5%		1.71
	2053	3,815,165	239,464,346				9201.7% 10121.6%			62.4%	1.71
	2054	3,093,523	213,887,334 189,761,553	6914.0%	843,667 535,685	85,392,625 59,103,853		0.68	107.3%	62.9%	
		2,496,350		7601.6%	535,685	59,103,853	11033.3%	0.69	107.9%	63.1%	1.71
	2056	2,005,327	167,186,086	8337.1%	222,244	27,100,370	12194.0%	0.68	108.5%	63.2%	1.71
	2057	1,604,585	146,404,645	9124.1%	85,409	11,619,268	13604.2%	0.67	108.9%	63.3%	1.72
	2058	1,279,247	127,391,693	9958.3%	32,822	4,981,575	15177.7%	0.66	109.3%	63.3%	1.73
	2059	1,016,505	110,247,165	10845.7%	12,613	2,135,770	16933.1%	0.64	109.6%	63.3%	1.73
	2060	805,143	94,890,137	11785.5%	4,847	915,677	18891.6%	0.62	109.9%	63.3%	1.73
	2061	635,836	81,219,156	12773.6%	1,863	392,582	21076.6%	0.61	110.1%	63.3%	1.74
	2062	500,673	69,163,571	13814.1%	716	168,313	23514.3%	0.59	110.3%	63.3%	1.74
	2063	393,318	58,619,460	14903.8%	275	72,162	26234.0%	0.57	110.4%	63.3%	1.74
	2064	308,405	49,473,441	16041.7%	106	30,938	29268.2%	0.55	110.5%	63.3%	1.74
	2065	241,537	41,591,051	17219.3%	41	13,264	32653.4%	0.53	110.6%	63.3%	1.75
	2066	188,864	34,783,856	18417.4%	16	5,687	36430.1%	0.51	110.7%	63.3%	1.75
	2067	147,090	28,979,364	19701.8%	6	2,438	40643.6%	0.48	110.7%	63.3%	1.75
	2068	114,332	24,021,115	21009.9%	2	1,045	45344.5%	0.46	110.8%	63.3%	1.75
	2069	88,835	19,815,376	22305.8%	1	448	50589.0%	0.44	110.8%	63.3%	1.75
	2070	68,888	16,271,869	23620.6%	0	192	56440.1%	0.42	110.8%	63.3%	1.75
j	Dest	2 640 640 570	242 500 550	12 40/	2 245 007 040	150 500 474	6.00/	100	11.00/	6.00/	1.00
	Past	2,618,618,572	343,590,556	13.1%	2,245,087,912	152,566,471	6.8%	1.93	11.9%	6.0%	1.96
	Future		14,075,771,937	493.2%	1,264,914,849	5,630,692,386	445.1%	1.11	291.0%	259.4%	1.12
	Lifetime	5,472,758,411	14,419,362,492	263.5%	3,510,002,761	5,783,258,858	164.8%	1.60	110.8%	63.0%	1.76

Note:
- Figures in column A are normalized to reflect the prior rate action authorized by Pennsylvania rather than the prior rate action approved by other states.
- Figures in column D do not reflect any rate action.

Attachment 4 Metropolitan Life Insurance Company Actual to Expected Lapse/Mortality Individual Business

	La	ıpse	
Policy			
Duration	Actual	Expected *	A/E%
1	11,005	12,576	87.51%
2	13,869	10,602	130.82%
3	9,584	8,983	106.70%
4	6,951	7,536	92.24%
5	5,557	4,842	114.76%
6	3,703	3,475	106.57%
7	2,683	2,861	93.79%
8	1,960	2,173	90.20%
9	1,470	1,584	92.81%
10+	2,634	3,386	77.79%

	Мо	rtality	
Policy Duration	Actual	Expected *	A/E%
1	536	541	99.05%
2	924	1,129	81.85%
3	1,110	1,317	84.25%
4	1,316	1,663	79.12%
5	1,532	1,922	79.73%
6	1,694	2,194	77.22%
7	1,859	2,446	75.99%
8	2,052	2,691	76.24%
9	2,105	2,872	73.29%
10	2,268	3,000	75.61%
11	2,270	3,049	74.45%
12	2,125	2,668	79.64%
13	1,883	2,201	85.57%
14+	4,505	4,701	95.82%

^{*} The expecteds are based on current best estimate assumptions.

Attachment 4 Metropolitan Life Insurance Company Actual to Expected Incidence Individual Business

	Individual Business											
			Fen	nale					Ma	ale		
		Facility Care)		Home Care			Facility Care	9		Home Care	
Calendar Year	Actual Claims ¹	Expected Claims ²	A/E%	Actual Claims ¹	Expected Claims ²	A/E%	Actual Claims ¹	Expected Claims ²	A/E%	Actual Claims ¹	Expected Claims ²	A/E%
2002	3	2	152%	1	1	78%	2	1	282%	0	1	0%
2003	14	8	186%	6	5	115%	4	3	133%	2	3	67%
2004	19	17	114%	15	13	119%	7	6	111%	5	7	71%
2005	33	27	121%	16	20	79%	15	11	140%	9	12	76%
2006	49	40	124%	33	31	106%	23	16	144%	18	18	99%
2007	80	57	141%	55	48	116%	34	25	138%	31	29	105%
2008	114	81	141%	88	73	121%	33	37	90%	43	47	92%
2009	110	105	105%	91	96	95%	53	48	109%	56	60	93%
2010	129	130	99%	99	115	86%	65	59	109%	82	75	110%
2011	157	155	101%	135	136	99%	68	74	92%	77	91	84%
2012	197	182	108%	162	157	103%	93	88	106%	120	109	110%
2013	209	214	98%	168	180	93%	98	104	95%	103	126	82%
2014	235	248	95%	201	204	99%	105	122	86%	156	146	107%
2015	264	278	95%	233	219	106%	124	141	88%	170	165	103%
Total	1,613	1,543	105%	1,303	1,297	100%	724	734	99%	872	890	98%

¹ Based on actual experience through 6/30/2016 including adjustments for incurred but not reported claims.

²The expected claims are based on current best estimate assumptions.

Attachment 4
Metropolitan Life Insurance Company
Actual to Expected Claim Terminations
All Business (excl. AARP-Pru)

			No	n AARP-Pru Blo	ock		
Claim Duration (Months)	Actual Deaths	Expected Deaths ¹	Actual Recoveries	Expected Recoveries ¹	Deaths A/E%	Recoveries A/E%	Total A/E%
1	774	482	59	75	160%	78%	149%
2	703	1,197	156	233	59%	67%	60%
3	746	1,036	218	222	72%	98%	77%
4	834	1,139	294	252	73%	116%	81%
5	831	934	262	206	89%	127%	96%
6	726	816	196	179	89%	110%	93%
7	623	676	174	148	92%	118%	97%
8	561	582	131	122	96%	107%	98%
9	546	510	104	103	107%	101%	106%
10	465	459	114	88	101%	130%	106%
11	443	423	73	76	105%	96%	103%
12	469	397	80	67	118%	119%	118%
13+	11,666	10,750	1,254	1,365	109%	92%	107%
Total	19,387	19,402	3,115	3,137	100%	99%	100%

¹ The expected deaths and recoveries are based on current best estimate assumptions.

Attachment 9-A Metropolitan Life Insurance Company Nationwide Experience Projections (Premium Normalized to Include Prior Authorized Increases) and With No Future Increase Written Premium and Paid Claims Experience Policy Forms: LTC-PAC, LTC-VAL, LTC-UBLA and LTC-PREM

				Loss R	atio Demonst	ration				ors Derived fr	om Projected Value			Only	Interest Rat	
	Calendar	Written	lithout Interest Paid	Loss	Life	Written	With Interest Paid	Loss	Premium Rate Increase	Benefit	Policy	Persistency Policy	Factors Policy	Premium	Calendar Year Effective	Mid-Year Disc / Accum
	Year	Premium	Claims	Ratio	Years	Premium	Claims	Ratio	Factor	Downgrade	Lapse & Mortality	Shock Lapse	Persistency	Persistency	Int Rate	Factor
	1998			N/A		-		N/A							4.48%	2.2498
	1999 2000			N/A N/A				N/A N/A							4.48% 4.48%	2.1533 2.0610
	2001	-		N/A				N/A							4.48%	1.9726
	2002	1,566,393		0.0%	3,208	2,957,363		0.0%							4.48%	1.8880
	2003 2004	25,496,572 82,715,197	179,109 1,210,252	0.7% 1.5%	20,902 57,671	46,073,487 143,060,534	323,658 2,093,199	0.7% 1.5%							4.48% 4.48%	1.8070 1.7296
Historical	2004	164,533,296	6,197,634	3.8%	100,020	272,366,425	10,259,488	3.8%							4.48%	1.6554
Experience	2006	199,957,632	7,977,905	4.0%	100,233	316,813,001	12,640,198	4.0%							4.48%	1.5844
	2007 2008	317,372,571 212,143,324	15,284,478 14,127,904	4.8% 6.7%	97,473 94,603	481,282,019 307,910,750	23,178,261 20,505,635	4.8% 6.7%							4.48% 4.48%	1.5165 1.4514
	2009	200,217,996	18,458,141	9.2%	91,475	278,140,243	25,641,810	9.2%							4.48%	1.3892
	2010	228,911,390	20,738,249	9.1%	88,725	304,364,054	27,573,891	9.1%							4.48%	1.3296
	2011	225,100,542 218,535,459	20,530,574 21,368,037	9.1%	86,549 85,430	286,462,473 266,181,793	26,127,165 26,026,816	9.1% 9.8%							4.48% 4.48%	1.2726 1.2180
	2012	215,162,145	21,648,740	10.1%	84,877	250,834,654	25,237,963	10.1%							4.48%	1.1658
	2014	219,757,108	22,825,196	10.4%	82,915	245,205,291	25,468,385	10.4%							4.48%	1.1158
	2015	191,121,201	17,373,861	9.1%	81,772	204,108,462	18,554,467	9.1%							4.48%	1.0680
Projected	2016 2017	178,347,247 191,188,873	7,151,289 15,997,743	4.0% 8.4%	80,690 78.756	182,298,792 187,044,625	7,309,736 15,650,972	4.0% 8.4%	1.6410	N/A	0.0240	N/A	0.976	0.945	4.48% 4.48%	1.0222 0.9783
Future	2018	187,832,805	34,158,988	18.2%	76,768	175,881,152	31,985,478	18.2%	1.6759	N/A	0.0253	N/A	0.975	0.962	4.48%	0.9364
Experience	2019	180,329,727	53,162,014	29.5%	74,723	161,614,535	47,644,691	29.5%	1.6759	N/A	0.0266	N/A	0.973	0.960	4.48%	0.8962
	2020 2021	172,675,908 165,138,499	72,036,486 90,708,220	41.7% 54.9%	72,618 70.448	148,118,764 135,578,835	61,791,800 74,471,519	41.7% 54.9%	1.6759 1.6759	N/A N/A	0.0282 0.0299	N/A N/A	0.972 0.970	0.958 0.956	4.48% 4.48%	0.8578 0.8210
	2022	157,567,331	109,365,984	69.4%	68,214	123,815,491	85,939,153	69.4%	1.6759	N/A	0.0317	N/A	0.968	0.954	4.48%	0.7858
	2023	149,963,751	128,814,486	85.9%	65,915	112,787,335	96,881,030	85.9%	1.6759	N/A	0.0337	N/A	0.966	0.952	4.48%	0.7521
	2024 2025	142,277,614 134,637,843	149,281,541 171,193,153	104.9% 127.2%	63,554 61,134	102,417,897 92,762,333	107,459,642 117,948,089	104.9% 127.2%	1.6759 1.6759	N/A N/A	0.0358 0.0381	N/A N/A	0.964 0.962	0.949 0.946	4.48% 4.48%	0.7198 0.6890
	2025	126,955,544	194,721,050	153.4%	58,657	83,718,497	128,405,213	153.4%	1.6759	N/A	0.0405	N/A	0.952	0.948	4.48%	0.6594
	2027	119,250,479	219,832,251	184.3%	56,130	75,265,356	138,747,893	184.3%	1.6759	N/A	0.0431	N/A	0.957	0.939	4.48%	0.6312
	2028 2029	111,573,769 103,933,209	246,599,670 274,966,419	221.0% 264.6%	53,558 50,948	67,400,378 60,092,435	148,967,908 158,980,963	221.0% 264.6%	1.6759 1.6759	N/A N/A	0.0458 0.0487	N/A N/A	0.954 0.951	0.936 0.932	4.48% 4.48%	0.6041 0.5782
	2030	96,421,949	304,690,537	316.0%	48,309	53,358,868	168,612,462	316.0%	1.6759	N/A	0.0518	N/A	0.948	0.928	4.48%	0.5534
	2031	89,079,208	335,434,290	376.6%	45,652	47,181,559	177,665,620	376.6%	1.6759	N/A	0.0550	N/A	0.945	0.924	4.48%	0.5297
	2032	81,914,126 74,930,016	366,733,371 398,058,252	447.7% 531.2%	42,985 40,323	41,525,989 36,356,514	185,913,792 193,140,364	447.7% 531.2%	1.6759 1.6759	N/A N/A	0.0584	N/A N/A	0.942	0.920	4.48% 4.48%	0.5069
	2033	68,202,524	428,824,117	628.8%	37,677	31,673,211	199,145,664	628.8%	1.6759	N/A	0.0656	N/A	0.934	0.910	4.48%	0.4644
	2035	61,740,656	458,432,193	742.5%	35,061	27,442,782	203,766,130	742.5%	1.6759	N/A	0.0694	N/A	0.931	0.905	4.48%	0.4445
	2036 2037	55,594,472 49,766,697	486,182,309 511,418,004	874.5% 1027.6%	32,489 29,973	23,651,230 20,264,047	206,833,689 208,239,627	874.5% 1027.6%	1.6759 1.6759	N/A N/A	0.0734 0.0774	N/A N/A	0.927 0.923	0.900 0.895	4.48% 4.48%	0.4254 0.4072
	2037	44,286,000	533,582,934	1204.9%	27,528	17,259,136	207,947,896	1204.9%	1.6759	N/A	0.0774	N/A	0.923	0.890	4.48%	0.3897
	2039	39,180,472	552,011,941	1408.9%	25,165	14,614,619	205,904,724	1408.9%	1.6759	N/A	0.0858	N/A	0.914	0.885	4.48%	0.3730
	2040 2041	34,461,989 30,129,945	566,182,970 575,754,837	1642.9% 1910.9%	22,898 20,736	12,303,351 10,295,481	202,134,236 196,736,938	1642.9% 1910.9%	1.6759 1.6759	N/A N/A	0.0901 0.0944	N/A N/A	0.910 0.906	0.880 0.874	4.48% 4.48%	0.3570 0.3417
	2041	26,180,708	580 499 322	2217.3%	18 687	10,295,481 8 562 389	189,736,938	2217.3%	1.6759	N/A N/A	0.0944	N/A N/A	0.906	0.874	4.48%	0.3417
	2043	22,611,626	580,357,627	2566.6%	16,759	7,078,000	181,666,347	2566.6%	1.6759	N/A	0.1032	N/A	0.897	0.864	4.48%	0.3130
	2044 2045	19,412,286 16,566,662	575,375,279 565,702,124	2964.0% 3414.7%	14,957 13,284	5,815,950 4,750,554	172,383,313 162,217,264	2964.0% 3414.7%	1.6759 1.6759	N/A N/A	0.1075 0.1119	N/A N/A	0.892	0.859	4.48% 4.48%	0.2996
	2045	14,051,640	551,620,850	3925.7%	11,740	4,750,554 3,856,573	151,396,269	3925.7%	1.6759	N/A N/A	0.1119	N/A N/A	0.888	0.853	4.48%	0.2868
	2047	11,842,729	533,495,777	4504.8%	10,325	3,110,939	140,142,778	4504.8%	1.6759	N/A	0.1205	N/A	0.879	0.843	4.48%	0.2627
	2048	9,919,183	511,729,354	5159.0%	9,036	2,493,911	128,660,520	5159.0%	1.6759	N/A	0.1248	N/A	0.875	0.838	4.48%	0.2514
	2049 2050	8,259,697 6,836,561	486,869,165 459,554,608	5894.5% 6722.0%	7,870 6,822	1,987,624 1,574,610	117,160,841 105,845,543	5894.5% 6722.0%	1.6759 1.6759	N/A N/A	0.1290 0.1332	N/A N/A	0.871 0.867	0.833 0.828	4.48% 4.48%	0.2406 0.2303
	2051	5,627,113	430,455,277	7649.7%	5,885	1,240,470	94,891,808	7649.7%	1.6759	N/A	0.1373	N/A	0.863	0.823	4.48%	0.2204
	2052	4,607,312	400,073,062	8683.4%	5,053	972,106	84,412,203	8683.4%	1.6759	N/A	0.1414	N/A	0.859	0.819	4.48%	0.2110
	2053 2054	3,752,660 3.041,341	368,969,993 337,713,278	9832.2% 11104.1%	4,318 3.673	757,828 587.843	74,511,312 65,274,647	9832.2% 11104.1%	1.6759 1.6759	N/A N/A	0.1455 0.1493	N/A N/A	0.855 0.851	0.815 0.810	4.48% 4.48%	0.2019 0.1933
	2055	2,453,115	306,826,434	12507.6%	3,111	453,816	56,761,571	12507.6%	1.6759	N/A	0.1531	N/A	0.847	0.807	4.48%	0.1850
	2056	1,969,759	276,824,397	14053.7%	2,623	348,771	49,015,251	14053.7%	1.6759	N/A	0.1567	N/A	0.843	0.803	4.48%	0.1771
	2057 2058	1,575,650 1,255,744	247,689,852 220,025,935	15719.8% 17521.6%	2,201 1,840	267,025 203,685	41,975,930 35,688,741	15719.8% 17521.6%	1.6759 1.6759	N/A N/A	0.1610 0.1638	N/A N/A	0.839 0.836	0.800 0.797	4.48% 4.48%	0.1695 0.1622
	2059	997,515	194,306,087	19479.0%	1,533	154,861	30,165,393	19479.0%	1.6759	N/A	0.1669	N/A	0.833	0.794	4.48%	0.1552
	2060	789,876	170,583,269	21596.2%	1,273	117,367	25,346,865	21596.2%	1.6759	N/A	0.1699	N/A	0.830	0.792	4.48%	0.1486
	2061 2062	623,592 490,766	148,834,328 129,103,379	23867.3% 26306.5%	1,053 868	88,686 66,803	21,166,847 17,573,404	23867.3% 26306.5%	1.6759 1.6759	N/A N/A	0.1728 0.1758	N/A N/A	0.827 0.824	0.789 0.787	4.48% 4.48%	0.1422 0.1361
	2062	385,556	111,256,678	28856.1%	713	50,231	14,494,713	28856.1%	1.6759	N/A N/A	0.1758	N/A N/A	0.824	0.787	4.48%	0.1361
	2064	302,334	95,353,613	31539.2%	584	37,700	11,890,111	31539.2%	1.6759	N/A	0.1815	N/A	0.818	0.784	4.48%	0.1247
	2065 2066	236,784 185,123	81,219,478 68,926,924	34301.1% 37233.0%	476 388	28,260 21,147	9,693,357 7,873,506	34301.1% 37233.0%	1.6759	N/A N/A	0.1840 0.1860	N/A N/A	0.816	0.783	4.48% 4.48%	0.1193
	2066 2067	185,123 144,140	68,926,924 58,218,075	37233.0% 40390.1%	388 315	21,147 15.759	7,873,506 6,365,057	37233.0% 40390.1%	1.6759 1.6759	N/A N/A	0.1860 0.1881	N/A N/A	0.814 0.812	0.782 0.779	4.48% 4.48%	0.1142
	2068	112,015	48,984,095	43729.9%	255	11,722	5,125,837	43729.9%	1.6759	N/A	0.1911	N/A	0.809	0.777	4.48%	0.1046
	2069	87,018	41,033,393	47154.9%	205	8,715	4,109,721	47154.9%	1.6759	N/A	0.1938	N/A	0.806	0.777	4.48%	0.1002
	2070 2071	67,455 52,147	34,181,481 28,365,386	50672.8% 54395.1%	165 132	6,466 4,784	3,276,658 2,602,520	50672.8% 54395.1%	1.6759 1.6759	N/A N/A	0.1969 0.2014	N/A N/A	0.803 0.799	0.775 0.773	4.48% 4.48%	0.0959 0.0917
	2072	40,087	23,303,298	58132.1%	105	3,520	2,046,388	58132.1%	1.6759	N/A	0.2014	N/A	0.799	0.769	4.48%	0.0878
	2073	30,705	19,018,136	61938.5%	83	2,581	1,598,468	61938.5%	1.6759	N/A	0.2095	N/A	0.791	0.766	4.48%	0.0840
	2074 2075	23,534 17,998	15,512,032 12,593,529	65913.3% 69972.8%	65 51	1,893 1,386	1,247,871 969,647	65913.3% 69972.8%	1.6759 1.6759	N/A N/A	0.2105 0.2146	N/A N/A	0.789 0.785	0.766 0.765	4.48% 4.48%	0.0804
	2075	13,726	10,262,078	74764.4%	40	1,012	756,253	74764.4%	1.6759	N/A N/A	0.2146	N/A N/A	0.785	0.763	4.48%	0.0770
	2077-2097	34,567	35,580,516	102932.6%	31	2,438	2,509,627	102932.6%	1.6759	N/A	0.2213	N/A	0.779	N/A	4.48%	0.0705
	Past	2 680 938 073	195 071 369	7.3%	1.156.543	3 588 059 342	250 940 673	7.0%								
	Future	2,833,632,129	16,038,561,864	566.0%	1,406,737	1,907,111,845	5,591,584,114	293.2%								
	Lifetime	5,514,570,201	16,233,633,232	294.4%	2,563,280	5,495,171,186	5,842,524,787	106.3%								

Litetime 0,014,0714,071 (Accessed 1) reconstruction of the Common Control of the Common

Attachment 9-A Metropolitan Life Insurance Company Nationwide Experience Projections (Premium Normalized to include Prior Authorized Increases) and With 33% Future Increase Written Premium and Paid Claims Experience Policy Forms: LTP-CPAC, LTC-VAL, LTC-IDEAL and LTC-PREM

Historical Experienc	Calendar Year 1998 1999 2000 2001 2002 2003 2004 2005 9 2006 2007 2007 2008	Written Premium - - - - 1,566,393 25,496,572 82,715,197	Vithout Interest Paid Claims	Loss Ratio N/A N/A	Life Years	Written Premium	Paid Claims	Loss Ratio	Premium Rate Increase Factor	Benefit	Policy	Persistency I Policy	Policy	Premium Persistency	Calendar Year Effective Int Rate	Mid-Year Disc / Accum
	1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008	1,566,393 25,496,572 82,715,197	Claims -	Ratio N/A	Years	Premium	Claime	Patio	Feeter					Development	Lat Date	
	1999 2000 2001 2002 2003 2004 2005 2006 2007 2008	25,496,572 82,715,197	:				Ciairis		Factor	Downgrade	Lapse & Mortality	Shock Lapse	Persistency	Persistency		Factor
	2000 2001 2002 2003 2004 2005 2006 2007 2008	25,496,572 82,715,197					-	N/A N/A							4.48% 4.48%	2.2498 2.1533
	2002 2003 2004 2005 2006 2007 2008	25,496,572 82,715,197		N/A	-			N/A							4.48%	2.0610
	2003 2004 2005 2006 2007 2008	25,496,572 82,715,197		N/A 0.0%	3.208	2,957,363		N/A 0.0%							4.48% 4.48%	1.9726 1.8880
	2005 2006 2007 2008		179,109	0.7%	20,902	46,073,487	323,658	0.7%							4.48%	1.8070
	2006 2007 2008		1,210,252 6.197.634	1.5%	57,671 100.020	143,060,534 272,366,425	2,093,199 10.259.488	1.5% 3.8%							4.48% 4.48%	1.7296 1.6554
	2008	164,533,296 199,957,632	7,977,905	4.0%	100,020	316,813,001	12,640,198	4.0%							4.48%	1.5844
		317,372,571	15,284,478	4.8%	97,473	481,282,019	23,178,261	4.8%							4.48%	1.5165
	2009	212,143,324	14,127,904 18 458 141	6.7% 9.2%	94,603 91,475	307,910,750 278,140,243	20,505,635 25,641,810	6.7% 9.2%							4.48% 4.48%	1.4514
	2010	228,911,390	20,738,249	9.1%	88,725	304,364,054	27,573,891	9.1%							4.48%	1.3296
	2011 2012	225,100,542 218,535,459	20,530,574 21,368,037	9.1% 9.8%	86,549 85,430	286,462,473 266,181,793	26,127,165 26.026.816	9.1% 9.8%							4.48% 4.48%	1.2726 1.2180
	2013	215,162,145	21,648,740	10.1%	84,877	250,834,654	25,237,963	10.1%							4.48%	1.1658
	2014 2015	219,757,108 191,121,201	22,825,196 17.373.861	10.4% 9.1%	82,915 81,772	245,205,291 204,108,462	25,468,385 18.554.467	10.4% 9.1%							4.48% 4.48%	1.1158
	2015	178,347,247	7,151,289	4.0%	80,690	182,298,792	7,309,736	4.0%							4.48%	1.0222
Projected	2017	191,188,873	15,997,743	8.4%	78,756	187,044,625	15,650,972	8.4%	1.6410	1.0000	0.0240	1.0000	0.976	0.945	4.48%	0.9783
Future Experienc	2018	204,137,311 222,792,459	33,341,881 49,554,393	16.3% 22.2%	75,712 71,776	191,148,215 199,670,350	31,220,363 44,411,481	16.3% 22.2%	1.8660 2.2212	0.9897 0.9704	0.0387 0.0520	0.9863 0.9606	0.961 0.948	0.962 0.960	4.48% 4.48%	0.9364 0.8962
,	2020	213,858,422	67,080,375	31.4%	69,713	183,444,497	57,540,524	31.4%	2.2289	0.9700	0.0287	0.9600	0.971	0.958	4.48%	0.8578
	2021	204,523,370 195,146,509	84,467,495 101.841.604	41.3% 52.2%	67,630 65.485	167,913,845 153,344,990	69,347,879 80.026.539	41.3% 52.2%	2.2289	0.9700 0.9700	0.0299 0.0317	0.9600	0.970	0.956	4.48% 4.48%	0.8210 0.7858
	2023	185,729,505	119,952,049	64.6%	63,279	139,686,663	90,215,615	64.6%	2.2289	0.9700	0.0337	0.9600	0.966	0.952	4.48%	0.7521
	2024	176,210,256 166,748,430	139,010,971 159,415,064	78.9% 95.6%	61,012 58.688	126,844,156 114.885,778	100,066,418 109.833,260	78.9% 95.6%	2.2289	0.9700 0.9700	0.0358 0.0381	0.9600 0.9600	0.964	0.949	4.48% 4.48%	0.7198 0.6890
	2026	157,233,933	181,324,241	115.3%	56,311	103,685,024	119,570,934	115.3%	2.2289	0.9700	0.0405	0.9600	0.959	0.943	4.48%	0.6594
	2027 2028	147,691,241 138,183,667	204,707,792 229.633.613	138.6% 166.2%	53,885 51,415	93,215,843 83,475,099	129,202,038 138,718,916	138.6% 166.2%	2.2289	0.9700 0.9700	0.0431 0.0458	0.9600	0.957	0.939	4.48% 4.48%	0.6312
	2028	128,720,863	256,048,729	198.9%	48,910	74,424,240	148,043,073	198.9%	2.2289	0.9700	0.0458	0.9600	0.954	0.936	4.48%	0.5782
	2030	119,418,198	283,727,828	237.6%	46,377	66,084,745	157,011,924	237.6%	2.2289	0.9700	0.0518	0.9600	0.948	0.928	4.48%	0.5534
	2031 2032	110,324,243 101,450,318	312,356,410 341,502,115	283.1% 336.6%	43,826 41,266	58,434,172 51,429,771	165,442,226 173,122,923	283.1% 336.6%	2.2289 2.2289	0.9700 0.9700	0.0550 0.0584	0.9600 0.9600	0.945 0.942	0.924 0.920	4.48% 4.48%	0.5297 0.5069
	2033	92,800,525	370,671,844	399.4%	38,710	45,027,397	179,852,307	399.4%	2.2289	0.9700	0.0619	0.9600	0.938	0.915	4.48%	0.4852
	2034 2035	84,468,553 76,465,556	399,321,018 426.892.058	472.7% 558.3%	36,170 33,659	39,227,145 33.987,775	185,444,442 189,747,020	472.7% 558.3%	2.2289 2.2289	0.9700 0.9700	0.0656 0.0694	0.9600 0.9600	0.934 0.931	0.910 0.905	4.48% 4.48%	0.4644 0.4445
	2036	68,853,531	452,732,966	657.5%	31,189	29,291,954	192,603,531	657.5%	2.2289	0.9700	0.0734	0.9600	0.927	0.900	4.48%	0.4254
	2037 2038	61,635,855 54,848,034	476,232,446 496,872,428	772.7% 905.9%	28,774 26,427	25,096,941 21,375,371	193,912,741 193,641,081	772.7% 905.9%	2.2289 2.2289	0.9700 0.9700	0.0774 0.0816	0.9600 0.9600	0.923 0.918	0.895 0.890	4.48% 4.48%	0.4072 0.3897
	2038	48,524,858	514,033,520	1059.3%	24,159	18,100,147	191,738,479	1059.3%	2.2289	0.9700	0.0858	0.9600	0.914	0.885	4.48%	0.3730
	2040	42,681,036	527,229,581	1235.3%	21,982	15,237,651	188,227,401	1235.3%	2.2289	0.9700	0.0901	0.9600	0.910	0.880	4.48%	0.3570
	2041 2042	37,315,816 32,424,702	536,142,904 540,560,969	1436.8% 1667.1%	19,906 17,940	12,750,912 10,604,484	183,201,437 176,790,219	1436.8% 1667.1%	2.2289 2.2289	0.9700 0.9700	0.0944 0.0988	0.9600 0.9600	0.906 0.901	0.874	4.48% 4.48%	0.3417 0.3270
	2043	28,004,408	540,429,022	1929.8%	16,089	8,766,075	169,167,702	1929.8%	2.2289	0.9700	0.1032	0.9600	0.897	0.864	4.48%	0.3130
	2044 2045	24,042,038 20,517,745	535,789,460 526,781,818	2228.6% 2567.4%	14,359 12,753	7,203,031 5,883,542	160,523,341 151,056,716	2228.6% 2567.4%	2.2289 2.2289	0.9700 0.9700	0.1075 0.1119	0.9600 0.9600	0.892 0.888	0.859 0.853	4.48% 4.48%	0.2996 0.2868
	2046	17,402,899	513,669,335	2951.6%	11,270	4,776,350	140,980,206	2951.6%	2.2289	0.9700	0.1162	0.9600	0.884	0.848	4.48%	0.2745
	2047 2048	14,667,172 12,284,868	496,791,267 476,522,374	3387.1% 3878.9%	9,912 8.675	3,852,886 3,088,698	130,500,955 119,808,676	3387.1% 3878.9%	2.2289 2.2289	0.9700 0.9700	0.1205 0.1248	0.9600 0.9600	0.879 0.875	0.843 0.838	4.48% 4.48%	0.2627 0.2514
	2049	10,229,602	453,372,566	4432.0%	7,555	2,461,665	109,100,175	4432.0%	2.2289	0.9700	0.1290	0.9600	0.871	0.833	4.48%	0.2406
	2050 2051	8,467,053 6,969,157	427,937,251 400,839,954	5054.1% 5751.6%	6,549 5,650	1,950,149 1,536,317	98,563,369 88,363,252	5054.1% 5751.6%	2.2289 2.2289	0.9700 0.9700	0.1332 0.1373	0.9600 0.9600	0.867 0.863	0.828 0.823	4.48% 4.48%	0.2303 0.2204
	2051	5,706,137	372,548,036	6528.9%	4,851	1,203,949	78,604,643	6528.9%	2.2289	0.9700	0.1373	0.9600	0.859	0.819	4.48%	0.2110
	2053 2054	4,647,655	343,584,858	7392.7% 8348.9%	4,145 3.526	938,566	69,384,933	7392.7% 8348.9%	2.2289	0.9700 0.9700	0.1455	0.9600 0.9600	0.855 0.851	0.815 0.810	4.48%	0.2019
	2054	3,766,689 3,038,174	314,478,604 285,716,776	9404.2%	2,986	728,042 562,049	60,783,751 52,856,375	9404.2%	2.2289 2.2289	0.9700	0.1493 0.1531	0.9600	0.851	0.810	4.48% 4.48%	0.1933 0.1850
	2056	2,439,539	257,778,879	10566.7%	2,518	431,951	45,643,002	10566.7%	2.2289	0.9700	0.1567	0.9600	0.843	0.803	4.48%	0.1771
	2057 2058	1,951,437 1,555,234	230,648,790 204,888,151	11819.4%	2,113 1.767	330,709 252,263	39,087,986 33,233,355	11819.4% 13174.1%	2.2289	0.9700	0.1610 0.1638	0.9600	0.839	0.800	4.48% 4.48%	0.1695
	2059	1,235,418	180,937,828	14645.9%	1,472	191,795	28,090,014	14645.9%	2.2289	0.9700	0.1669	0.9600	0.833	0.794	4.48%	0.1552
	2060 2061	978,258 772,316	158,847,140 138,594,527	16237.8% 17945.3%	1,222	145,359 109,837	23,603,001 19,710,568	16237.8% 17945.3%	2.2289	0.9700	0.1699 0.1728	0.9600	0.830	0.792	4.48% 4.48%	0.1486
	2062	607,812	120,221,067	19779.3%	833	82,735	16,364,354	19779.3%	2.2289	0.9700	0.1758	0.9600	0.824	0.787	4.48%	0.1361
	2063 2064	477,510 374,440	103,602,218 88.793.284	21696.4% 23713.7%	685 560	62,211 46,691	13,497,477 11.072.072	21696.4% 23713.7%	2.2289 2.2289	0.9700 0.9700	0.1784 0.1815	0.9600 0.9600	0.822 0.818	0.786 0.784	4.48% 4.48%	0.1303 0.1247
	2064	293,256	75,631,578	25790.3%	457	34,999	9,026,454	25790.3%	2.2289	0.9700	0.1815	0.9600	0.818	0.784	4.48%	0.1247
	2066	229,274	64,184,752	27994.8%	372	26,190	7,331,808	27994.8%	2.2289	0.9700	0.1860	0.9600	0.814	0.782	4.48%	0.1142
	2067 2068	178,516 138,730	54,212,671 45,613,989	30368.5% 32879.6%	302 244	19,517 14,517	5,927,141 4,773,180	30368.5% 32879.6%	2.2289 2.2289	0.9700 0.9700	0.1881 0.1911	0.9600 0.9600	0.812 0.809	0.779 0.777	4.48% 4.48%	0.1093 0.1046
	2069	107,772	38,210,296	35454.8%	197	10,794	3,826,973	35454.8%	2.2289	0.9700	0.1938	0.9600	0.806	0.777	4.48%	0.1002
	2070 2071	83,543 64.584	31,829,795 26.413.848	38099.9% 40898.6%	158 126	8,008 5,926	3,051,224 2,423,467	38099.9% 40898.6%	2.2289 2.2289	0.9700 0.9700	0.1969 0.2014	0.9600 0.9600	0.803	0.775 0.773	4.48% 4.48%	0.0959 0.0917
	2072	49,647	21,700,031	43708.3%	101	4,360	1,905,597	43708.3%	2.2289	0.9700	0.2045	0.9600	0.796	0.769	4.48%	0.0878
	2073 2074	38,028 29,147	17,709,689 14,444,804	46570.3% 49558.9%	79 63	3,196 2,345	1,488,493 1,162,018	46570.3% 49558.9%	2.2289	0.9700 0.9700	0.2095 0.2105	0.9600	0.791	0.766	4.48% 4.48%	0.0840
	2074	29,147	11,727,094	49558.9% 52611.1%	49	2,345 1,716	902,936	52611.1%	2.2289	0.9700	0.2105	0.9600	0.789	0.765	4.48%	0.0804
	2076	16,999	9,556,047	56213.8% 77392.9%	38 30	1,253	704,222	56213.8%	2.2289	0.9700	0.2191	0.9600	0.781	0.763	4.48%	0.0737
	2077-2097	42,811	33,132,576	77392.9%	-	3,020	2,336,964	77392.9%	2.2289	0.9700	0.2213	0.9600	0.779	N/A	4.48%	0.0705
	Past	2,680,938,073	195,071,369	7.3%	1,156,543	3,588,059,342	250,940,673	7.0%								
	Future Lifetime	3,434,806,222 6,115,744,295	14,937,792,409 15,132,863,778	434.9% 247.4%	1,355,675 2,512,218	2,290,172,503 5,878,231,845	5,209,440,144 5,460,380,817	227.5% 92.9%								

Attachment 9-B Metropolitan Life insurance Company Pennsylvania Experience Projections (Premium Normalized to Include Prior Authorized Increases) and With No Future Increase Written Premium and Paid Claims Experience Policy Forms: LTD-FAC, LTC-VAL, LTC-IDEAL and LTC-PREM

				Loss R	Ratio Demonst	tration			Fact	ors Derived fr	om Projected Value	es for Illustrat	ive Purposes	Only	Interest Rat	e Factors
	Calendar	Written	Vithout Interest	Loss	Life	Written	With Interest Paid	Loss	Premium Rate Increase	D fit	Policy	Persistency Policy	Factors Policy	Premium	Calendar Year Effective	Mid-Year Disc / Accum
	Year	Premium	Paid Claims	Ratio	Years	Premium	Claims	Ratio	Factor	Benefit Downgrade	Lapse & Mortality	Shock Lapse	Persistency	Persistency	Int Rate	Factor
	1998	-		N/A		-		N/A							4.48%	2.2498
	1999 2000	:	:	N/A N/A				N/A N/A							4.48% 4.48%	2.1533 2.0610
	2001	-		N/A		-		N/A							4.48%	1.9726
	2002			N/A	- 598	760.366	-	N/A							4.48% 4.48%	1.8880
	2003	420,779 2.688.672	16.596	0.0%	2.073	760,366 4.650.207	28,704	0.0%							4.48%	1.8070 1.7296
Historical	2005	6,292,167		0.0%	4,287	10,415,977		0.0%							4.48%	1.6554
Experience	2006	9,124,549	157,344	1.7%	4,542	14,456,941	249,296	1.7%							4.48%	1.5844
	2007 2008	14,581,566 9,773,297	291,286 731 471	2.0% 7.5%	4,451 4,344	22,112,325 14,185,236	441,723 1,061,678	2.0%							4.48% 4.48%	1.5165
	2009	9,217,968	690,961	7.5%	4,172	12,805,481	959,875	7.5%							4.48%	1.3892
	2010 2011	10,853,375	1,083,270 709,914	10.0% 6.6%	4,042 3,969	14,430,812	1,440,332 903,435	10.0%							4.48% 4.48%	1.3296 1.2726
	2011	10,768,442 10,483,133	1.230.723	11.7%	3,969	13,703,897 12,768,725	1,499,052	11.7%							4.48%	1.2726
	2013	10,151,630	870,338	8.6%	3,913	11,834,705	1,014,634	8.6%							4.48%	1.1658
	2014	10,627,606	980,654	9.2%	3,838	11,858,297	1,094,215 1,680,525	9.2%							4.48% 4.48%	1.1158
	2015 2016	9,145,282 8,186,588	1,573,594 371,263	17.2% 4.5%	3,781 3,743	9,766,731 8,367,974	379,489	17.2% 4.5%							4.48%	1.0680
Projected	2017	8,529,266	879,697	10.3%	3,654	8,344,384	860,628	10.3%	1.6410	N/A	0.0238	N/A	0.976	0.918	4.48%	0.9783
Future Experience	2018 2019	8,383,810 8,054,951	1,717,270 2.595.807	20.5% 32.2%	3,562 3,468	7,850,354 7,218,983	1,608,002 2,326,406	20.5% 32.2%	1.6759 1.6759	N/A N/A	0.0251 0.0265	N/A N/A	0.975 0.973	0.962 0.961	4.48% 4.48%	0.9364 0.8962
Experience	2019	7,713,737	3,463,026	32.2% 44.9%	3,468	6,616,726	2,970,531	32.2% 44.9%	1.6759	N/A N/A	0.0265	N/A N/A	0.973	0.958	4.48%	0.8962
	2021	7,393,655	4,325,730	58.5%	3,270	6,070,197	3,551,428	58.5%	1.6759	N/A	0.0298	N/A	0.970	0.959	4.48%	0.8210
	2022 2023	7,072,938 6,748,340	5,195,440 6,103,685	73.5% 90.4%	3,166 3,060	5,557,874 5,075,409	4,082,547 4,590,565	73.5% 90.4%	1.6759 1.6759	N/A N/A	0.0317 0.0337	N/A N/A	0.968 0.966	0.957 0.954	4.48% 4.48%	0.7858 0.7521
	2023	6,421,607	7.063.762	110.0%	2,950	4.622.564	5.084.817	110.0%	1.6759	N/A	0.0359	N/A	0.964	0.954	4.48%	0.7321
	2025	6,092,127	8,092,616	132.8%	2,837	4,197,334	5,575,624	132.8%	1.6759	N/A	0.0382	N/A	0.962	0.949	4.48%	0.6890
	2026 2027	5,752,615 5,410,018	9,196,046 10.370.178	159.9% 191.7%	2,722 2,604	3,793,456 3,414,551	6,064,163 6,545,174	159.9% 191.7%	1.6759 1.6759	N/A N/A	0.0406 0.0432	N/A N/A	0.959	0.944	4.48% 4.48%	0.6594
	2027	5,074,223	11,615,417	228.9%	2,484	3,065,277	7,016,735	228.9%	1.6759	N/A	0.0460	N/A	0.954	0.940	4.48%	0.6041
	2029	4,738,277	12,929,580	272.9%	2,363	2,739,592	7,475,666	272.9%	1.6759	N/A	0.0489	N/A	0.951	0.934	4.48%	0.5782
	2030 2031	4,402,186 4,074,067	14,298,728 15,706,660	324.8% 385.5%	2,240 2,116	2,436,122 2,157,864	7,912,762 8,319,166	324.8% 385.5%	1.6759 1.6759	N/A N/A	0.0520 0.0553	N/A N/A	0.948 0.945	0.929	4.48% 4.48%	0.5534 0.5297
	2031	3.751.403	17,135,273	456.8%	1,992	1.901.756	8,686,648	456.8%	1.6759	N/A	0.0587	N/A	0.945	0.925	4.48%	0.5297
	2033	3,438,805	18,563,678	539.8%	1,868	1,668,530	9,007,213	539.8%	1.6759	N/A	0.0622	N/A	0.938	0.917	4.48%	0.4852
	2034 2035	3,136,169 2,845,237	19,959,199 21,297,511	636.4% 748.5%	1,745 1,623	1,456,435 1,264,665	9,269,040 9,466,419	636.4% 748.5%	1.6759 1.6759	N/A N/A	0.0659 0.0697	N/A N/A	0.934 0.930	0.912 0.907	4.48% 4.48%	0.4644 0.4445
	2035	2,566,645	22,549,056	878.5%	1,504	1,091,913	9,592,913	878.5%	1.6759	N/A	0.0736	N/A	0.930	0.907	4.48%	0.4254
	2037	2,302,921	23,683,511	1028.4%	1,387	937,705	9,643,473	1028.4%	1.6759	N/A	0.0777	N/A	0.922	0.897	4.48%	0.4072
	2038 2039	2,054,573 1,822,124	24,680,305 25.510.875	1201.2% 1400.1%	1,274 1,164	800,708 679,666	9,618,407 9,515,754	1201.2% 1400.1%	1.6759 1.6759	N/A N/A	0.0818 0.0860	N/A N/A	0.918 0.914	0.892 0.887	4.48% 4.48%	0.3897
	2039	1,605,882	26,150,746	1628.4%	1,059	573,320	9,336,136	1628.4%	1.6759	N/A	0.0902	N/A	0.914		4.48%	0.3730
	2041	1,408,389	26,588,414	1887.9%	959	481,250	9,085,331	1887.9%	1.6759	N/A	0.0945	N/A	0.906	0.877	4.48%	0.3417
	2042 2043	1,225,993 1,062,929	26,809,644 26,810,335	2186.8% 2522.3%	864 775	400,960 332,723	8,768,082 8,392,301	2186.8% 2522.3%	1.6759 1.6759	N/A N/A	0.0988 0.1031	N/A N/A	0.901 0.897	0.870 0.867	4.48% 4.48%	0.3270 0.3130
	2043	916,556	26,586,760	2900.7%	692	274,601	7,965,434	2900.7%	1.6759	N/A	0.1031	N/A	0.893	0.862	4.48%	0.2996
	2045	786,060	26,155,666	3327.4%	615	225,406	7,500,238	3327.4%	1.6759	N/A	0.1117	N/A	0.888	0.858	4.48%	0.2868
	2046 2047	670,454 568.580	25,530,216 24,727,445	3807.9% 4349.0%	543 478	184,011 149,359	7,006,950 6,495,596	3807.9% 4349.0%	1.6759 1.6759	N/A N/A	0.1159 0.1201	N/A N/A	0.884	0.853 0.848	4.48% 4.48%	0.2745 0.2627
	2048	479,618	23,761,775	4954.3%	419	120,587	5,974,256	4954.3%	1.6759	N/A	0.1245	N/A	0.876	0.844	4.48%	0.2514
	2049	402,494	22,664,385	5631.0%	365	96,857	5,453,988	5631.0%	1.6759	N/A	0.1285	N/A	0.872	0.839	4.48%	0.2406
	2050 2051	335,918 278,992	21,458,601 20,168,133	6388.1% 7228.9%	316 273	77,369 61.502	4,942,388 4 445 969	6388.1% 7228.9%	1.6759 1.6759	N/A N/A	0.1327 0.1368	N/A N/A	0.867	0.835	4.48% 4.48%	0.2303
	2052	230,749	18,807,975	8150.8%	235	48,686	3,968,332	8150.8%	1.6759	N/A	0.1407	N/A	0.859	0.827	4.48%	0.2110
	2053	189,986	17,422,701	9170.5%	201	38,367	3,518,412	9170.5%	1.6759	N/A	0.1449	N/A	0.855	0.823	4.48%	0.2019
	2054 2055	155,765 127,199	16,018,955 14,614,769	10284.1% 11489.7%	171 145	30,107 23,531	3,096,211 2,703,669	10284.1% 11489.7%	1.6759 1.6759	N/A N/A	0.1486 0.1527	N/A N/A	0.851 0.847	0.820 0.817	4.48% 4.48%	0.1933 0.1850
	2056	103,494	13,243,739	12796.7%	122	18,325	2,344,971	12796.7%	1.6759	N/A	0.1558	N/A	0.844	0.814	4.48%	0.1771
	2057	83,906	11,911,334	14196.0%	103	14,220	2,018,610	14196.0%	1.6759	N/A	0.1605	N/A	0.840	0.811	4.48%	0.1695
	2058 2059	67,799 54.652	10,629,552 9,427,387	15678.1% 17249.8%	86 72	10,997 8.485	1,724,139 1,463,571	15678.1% 17249.8%	1.6759 1.6759	N/A N/A	0.1628 0.1660	N/A N/A	0.837	0.808	4.48% 4.48%	0.1622 0.1552
	2060	43,950	8,305,883	18898.3%	60	6,531	1,234,166	18898.3%	1.6759	N/A	0.1689	N/A	0.831	0.804	4.48%	0.1486
	2061 2062	35,259 28,234	7,274,011 6,335,151	20630.5% 22438.3%	49 41	5,014 3,843	1,034,492 862,333	20630.5% 22438.3%	1.6759 1.6759	N/A N/A	0.1718 0.1742	N/A N/A	0.828 0.826	0.802	4.48% 4.48%	0.1422 0.1361
	2062	28,234 22.574	6,335,151 5,481,768	24283.8%	41 34	3,843 2,941	862,333 714,174	24283.8%	1.6759	N/A N/A	0.1742	N/A N/A	0.826	0.801	4.48%	0.1361
	2064	17,984	4,729,100	26295.5%	28	2,243	589,695	26295.5%	1.6759	N/A	0.1791	N/A	0.821	0.797	4.48%	0.1247
	2065	14,304	4,043,353	28266.6%	22	1,707	482,565	28266.6%	1.6759	N/A	0.1825	N/A	0.818	0.795	4.48%	0.1193
	2066 2067	11,343 8,961	3,440,958 2,931,981	30335.9% 32720.2%	18 15	1,296 980	393,060 320,557	30335.9% 32720.2%	1.6759 1.6759	N/A N/A	0.1832 0.1851	N/A N/A	0.817 0.815	0.793 0.790	4.48% 4.48%	0.1142 0.1093
	2068	7,054	2,482,194	35186.9%	12	738	259,744	35186.9%	1.6759	N/A	0.1877	N/A	0.812	0.787	4.48%	0.1046
	2069	5,529	2,099,745	37979.8%	10	554	210,301	37979.8%	1.6759	N/A	0.1883	N/A	0.812	0.784	4.48%	0.1002
	2070 2071	4,311 3,345	1,750,857 1,447,250	40610.2% 43260.8%	8 6	413 307	167,838 132,785	40610.2% 43260.8%	1.6759 1.6759	N/A N/A	0.1955 0.1952	N/A N/A	0.804 0.805	0.780 0.776	4.48% 4.48%	0.0959 0.0917
	2072	2,588	1,187,471	45882.9%	5	227	104,278	45882.9%	1.6759	N/A	0.1987	N/A	0.801	0.774	4.48%	0.0878
	2073	1,991	984,853	49474.5%	4	167	82,777	49474.5%	1.6759	N/A	0.1914	N/A	0.809	0.769	4.48%	0.0840
	2074 2075	1,520 1,150	817,375 671.673	53785.7% 58389.9%	3	122 89	65,754 51,716	53785.7% 58389.9%	1.6759 1.6759	N/A N/A	0.2053 0.2006	N/A N/A	0.795 0.799	0.763 0.757	4.48% 4.48%	0.0804
	2076	866	542,247	62619.2%	2	64	39,960	62619.2%	1.6759	N/A	0.2006	N/A	0.799	0.757	4.48%	0.0770
	2077-2097	1,995	1,869,360	93695.0%	2	141	131,853	93695.0%	1.6759	N/A	0.2067	N/A	0.793	N/A	4.48%	0.0705
	Past	122.315.052	8.707.415	7.1%	51.678	162.117.675	10.752.958	6.6%								-
	Future	128,748,067	752,816,813	584.7%	65,236	86,160,105	261,866,710	303.9%								
	Lifetime	251,063,118	761,524,229	303.3%	116,914	248,277,780	272,619,669	109.8%								

[|] Lifetime | 231,Mb3,118 | 701,224,629 303,379 110,319 | 290,211,100 £15,019,000 | 100,000 | 100,000 | 100,000 | 100,000 | 100,000 | 100,000 | 100,000 | 100,000 | 100,000 | 100,000 | 100,000 | 100,000 | 100,000 | 100,000 | 100,000 | 100,000 | 100,000 | 100,000 | 100,000 | 100,000 | 100,000 | 100,000 | 100,000 | 100,000 | 100,000 | 100,000 | 100,000 | 100,000 | 100,000 | 100,000 | 100,000 | 100,000 | 100,000 | 100,000 | 100,000 | 100,000 | 100,000 | 100,000 | 100,000 | 100,000 | 100,000 | 100,000 | 100,000 | 100,000 | 100,000 | 100,000 | 100,000 | 100,000 | 100,000 | 100,000 | 100,000 | 100,000 | 100,000 | 100,000 | 100,000 | 100,000 | 100,000 | 100,000 | 100,000 | 100,000 | 100,000 | 100,000 | 100,000 | 100,000 | 100,000 | 100,000 | 100,000 | 100,000 | 100,000 | 100,000 | 100,000 | 100,000 | 100,000 | 100,000 | 100,000 | 100,000 | 100,000 | 100,000 | 100,000 | 100,000 | 100,000 | 100,000 | 100,000 | 100,000 | 100,000 | 100,000 | 100,000 | 100,000 | 100,000 | 100,000 | 100,000 | 100,000 | 100,000 | 100,000 | 100,000 | 100,000 | 100,000 | 100,000 | 100,000 | 100,000 | 100,000 | 100,000 | 100,000 | 100,000 | 100,000 | 100,000 | 100,000 | 100,000 | 100,000 | 100,000 | 100,000 | 100,000 | 100,000 | 100,000 | 100,000 | 100,000 | 100,000 | 100,000 | 100,000 | 100,000 | 100,000 | 100,000 | 100,000 | 100,000 | 100,000 | 100,000 | 100,000 | 100,000 | 100,000 | 100,000 | 100,000 | 100,000 | 100,000 | 100,000 | 100,000 | 100,000 | 100,000 | 100,000 | 100,000 | 100,000 | 100,000 | 100,000 | 100,000 | 100,000 | 100,000 | 100,000 | 100,000 | 100,000 | 100,000 | 100,000 | 100,000 | 100,000 | 100,000 | 100,000 | 100,000 | 100,000 | 100,000 | 100,000 | 100,000 | 100,000 | 100,000 | 100,000 | 100,000 | 100,000 | 100,000 | 100,000 | 100,000 | 100,000 | 100,000 | 100,000 | 100,000 | 100,000 | 100,000 | 100,000 | 100,000 | 100,000 | 100,000 | 100,000 | 100,000 | 100,000 | 100,000 | 100,000 | 100,000 | 100,000 | 100,000 | 100,000 | 100,000 | 100,000 | 100,000 | 100,000 | 100,000 | 100,000 | 100,000 | 100,000 | 100,000 | 100,000 | 100

Attachment 9-B Metropolitan Life Insurance Company Pennsylvania Experience Projections (Premium Normalized to Include Prior Authorized Increases) and With 33% Future Increase Written Premium and Paid Claims Experience Policy Forms: LTC-PAC, LTC -VAL, LTC-IDEAL and LTC-PREM

				Loss F	Ratio Demonst	ration				ors Derived fr	om Projected Value			Only	Interest Rat	
-	Calendar	Written	Without Interest Paid	Loss	Life	Written	With Interest Paid	Loss	Premium Rate Increase	Benefit	Policy	Persistency Policy	Factors Policy	Premium	Calendar Year Effective	Mid-Year Disc / Accum
	Year	Premium	Claims	Ratio	Years	Premium	Claims	Ratio	Factor	Downgrade	Lapse & Mortality	Shock Lapse	Persistency	Persistency	Int Rate	Factor
	1998			N/A	-	-		N/A							4.48%	2.2498
	1999 2000			N/A N/A				N/A N/A							4.48% 4.48%	2.1533 2.0610
	2001	-		N/A		-	-	N/A							4.48%	1.9726
	2002			N/A			-	N/A							4.48%	1.8880
	2003	420,779 2 688 672	16,596	0.0%	2 073	760,366 4 650 207	28.704	0.0%							4.48% 4.48%	1.8070
Historical	2005	6,292,167	10,000	0.0%		10,415,977	20,704	0.0%							4.48%	1.6554
Experience	2006	9,124,549	157,344	1.7%	4,542	14,456,941	249,296	1.7%							4.48%	1.5844
	2007 2008	14,581,566 9,773,297	291,286 731,471	2.0% 7.5%	4,451 4,344	22,112,325 14,185,236	441,723 1,061,678	2.0% 7.5%							4.48% 4.48%	1.5165 1.4514
	2009	9,217,968	690,961	7.5%		12,805,481	959,875	7.5%							4.48%	1.3892
	2010	10,853,375	1,083,270	10.0%	4,042	14,430,812	1,440,332	10.0%							4.48%	1.3296
	2011 2012	10,768,442 10,483,133	709,914 1,230,723	6.6% 11.7%	3,969 3,925	13,703,897 12,768,725	903,435 1,499,052	6.6% 11.7%							4.48% 4.48%	1.2726 1.2180
	2013	10,151,630	870,338	8.6%		11,834,705	1,014,634	8.6%							4.48%	1.1658
	2014	10,627,606	980,654	9.2%	3,838	11,858,297	1,094,215	9.2%							4.48%	1.1158
	2015 2016	9,145,282 8,186,588	1,573,594 371,263	17.2% 4.5%	3,781 3,743	9,766,731 8,367,974	1,680,525 379,489	17.2% 4.5%							4.48% 4.48%	1.0680 1.0222
Projected	2017	8,529,266	879,697	10.3%	3,654	8,344,384	860,628	10.3%	1.6410	1.0000	0.0238	1.0000	0.976	0.918	4.48%	0.9783
Future	2018	9,111,552	1,676,192	18.4%	3,513	8,531,791	1,569,537	18.4%	1.8660	0.9897	0.0385	0.9863	0.962	0.962	4.48%	0.9364
Experience	2019 2020	9,951,672 9,553,433	2,419,654 3,224,769	24.3%	3,331 3,236	8,918,856 8 194 789	2,168,534 2,766,158	24.3% 33.8%	2.2212	0.9704	0.0519 0.0287	0.9606	0.948	0.961	4.48% 4.48%	0.8962 0.8578
	2021	9,157,012	4,028,120	44.0%	3,139	7,517,914	3,307,090	44.0%	2.2289	0.9700	0.0298	0.9600	0.970	0.959	4.48%	0.8210
	2022	8,759,806	4,837,994	55.2%	3,040	6,883,405	3,801,667	55.2%	2.2289	0.9700	0.0317	0.9600	0.968	0.957	4.48%	0.7858
	2023	8,357,792 7.953.134	5,683,752 6,577,775	68.0% 82.7%	2,937 2,832	6,285,873 5,725,028	4,274,734 4,734,982	68.0% 82.7%	2.2289	0.9700 0.9700	0.0337	0.9600	0.966	0.954	4.48% 4.48%	0.7521 0.7198
	2024	7,545,075	7,535,844	99.9%	2,724	5,198,381	5,192,021	99.9%	2.2289	0.9700	0.0382	0.9600	0.964	0.932	4.48%	0.6890
	2026	7,124,591	8,563,358	120.2%	2,613	4,698,180	5,646,949	120.2%	2.2289	0.9700	0.0406	0.9600	0.959	0.944	4.48%	0.6594
	2027 2028	6,700,285 6,284,405	9,656,709 10,816,277	144.1% 172.1%	2,500 2,385	4,228,908 3,796,334	6,094,866 6,533,983	144.1% 172.1%	2.2289 2.2289	0.9700 0.9700	0.0432 0.0460	0.9600 0.9600	0.957 0.954	0.940 0.938	4.48% 4.48%	0.6312 0.6041
	2029	5,868,337	12,040,025	205.2%		3,392,974	6,961,340	205.2%	2.2289	0.9700	0.0489	0.9600	0.951	0.934	4.48%	0.5782
	2030	5,452,090	13,314,975	244.2%	2,150	3,017,128	7,368,364	244.2%	2.2289	0.9700	0.0520	0.9600	0.948	0.929	4.48%	0.5534
	2031 2032	5,045,716 4.646.097	14,626,042 15,956,366	289.9% 343.4%	2,031 1,912	2,672,506 2,355,318	7,746,807 8.089.006	289.9% 343.4%	2.2289 2.2289	0.9700 0.9700	0.0553 0.0587	0.9600	0.945 0.941	0.925 0.921	4.48% 4.48%	0.5297 0.5069
	2032	4,258,946	17,286,497	405.9%	1,793	2,066,468	8,387,517	405.9%	2.2289	0.9700	0.0622	0.9600	0.938	0.917	4.48%	0.4852
	2034	3,884,133	18,586,006	478.5%		1,803,789	8,631,330	478.5%	2.2289	0.9700	0.0659	0.9600	0.934	0.912	4.48%	0.4644
	2035 2036	3,523,815 3,178,779	19,832,242 20,997,681	562.8% 660.6%	1,558 1,444	1,566,282 1,352,329	8,815,130 8,932,920	562.8% 660.6%	2.2289 2.2289	0.9700 0.9700	0.0697 0.0736	0.9600	0.930 0.926	0.907 0.902	4.48% 4.48%	0.4445 0.4254
	2036	2,852,159	22,054,085	773.2%	1,332	1,161,344	8,980,002	773.2%	2.2289	0.9700	0.0736	0.9600	0.920	0.897	4.48%	0.4072
	2038	2,544,580	22,982,300	903.2%	1,223	991,674	8,956,660	903.2%	2.2289	0.9700	0.0818	0.9600	0.918	0.892	4.48%	0.3897
	2039 2040	2,256,693 1,988,879	23,755,726 24,351,575	1052.7% 1224.4%	1,118 1.017	841,764 710.054	8,861,070 8,693,810	1052.7% 1224.4%	2.2289	0.9700	0.0860	0.9600	0.914	0.887	4.48% 4.48%	0.3730 0.3570
	2040	1,744,285	24,759,131	1419.4%	921	596.027	8.460.260	1419.4%	2.2289	0.9700	0.0945	0.9600	0.906	0.877	4.48%	0.3370
	2042	1,518,387	24,965,141	1644.2%		496,588	8,164,838	1644.2%	2.2289	0.9700	0.0988	0.9600	0.901	0.870	4.48%	0.3270
	2043 2044	1,316,434 1,135,151	24,965,784 24,757,591	1896.5% 2181.0%	744 664	412,076 340,093	7,814,910 7,417,412	1896.5% 2181.0%	2.2289 2.2289	0.9700 0.9700	0.1031 0.1074	0.9600 0.9600	0.897 0.893	0.867 0.862	4.48% 4.48%	0.3130 0.2996
	2044	973,533	24,356,156	2501.8%	590	279,164	6,984,222	2501.8%	2.2289	0.9700	0.1074	0.9600	0.888	0.858	4.48%	0.2868
	2046	830,354	23,773,737	2863.1%	522	227,897	6,524,871	2863.1%	2.2289	0.9700	0.1159	0.9600	0.884	0.853	4.48%	0.2745
	2047 2048	704,185 594,005	23,026,197 22,126,965	3269.9% 3725.0%	459 402	184,981 149,346	6,048,699 5,563,227	3269.9% 3725.0%	2.2289 2.2289	0.9700 0.9700	0.1201 0.1245	0.9600 0.9600	0.880 0.876	0.848 0.844	4.48% 4.48%	0.2627 0.2514
	2048	498,487	21,105,075	4233.8%	350	119,957	5,078,753	4233.8%	2.2289	0.9700	0.1245	0.9600	0.872	0.839	4.48%	0.2406
	2050	416,033	19,982,249	4803.0%		95,821	4,602,352	4803.0%	2.2289	0.9700	0.1327	0.9600	0.867	0.835	4.48%	0.2303
	2051 2052	345,530 285,782	18,780,566 17.513.986	5435.3% 6128.4%	262 225	76,170 60.298	4,140,086 3.695.310	5435.3% 6128.4%	2.2289 2.2289	0.9700 0.9700	0.1368 0.1407	0.9600	0.863 0.859	0.831 0.827	4.48% 4.48%	0.2204 0.2110
	2052	235,297	16,224,019	6895.1%	193	47.517	3,276,345	6895.1%	2.2289	0.9700	0.1407	0.9600	0.855	0.823	4.48%	0.2019
	2054	192,914	14,916,851	7732.4%	164	37,287	2,883,192	7732.4%	2.2289	0.9700	0.1486	0.9600	0.851	0.820	4.48%	0.1933
	2055 2056	157,536 128,176	13,609,273 12,332,570	8638.9% 9621.6%	139 117	29,143 22,695	2,517,657 2,183,637	8638.9% 9621.6%	2.2289	0.9700	0.1527 0.1558	0.9600	0.847	0.817	4.48% 4.48%	0.1850
	2056	103,918	11,091,835	10673.7%	98	17,611	1,879,730	10673.7%	2.2289	0.9700	0.1605	0.9600	0.844	0.814	4.48%	0.1771
	2058	83,968	9,898,239	11788.0%	82	13,620	1,605,518	11788.0%	2.2289	0.9700	0.1628	0.9600	0.837	0.808	4.48%	0.1622
	2059 2060	67,686 54,432	8,778,782	12969.8%	69	10,508	1,362,878	12969.8%	2.2289 2.2289	0.9700 0.9700	0.1660	0.9600	0.834	0.806	4.48% 4.48%	0.1552
	2060	54,432 43.668	7,734,438 6,773,559	14209.2% 15511.6%	57 47	8,088 6,210	1,149,255 963,319	14209.2% 15511.6%	2.2289	0.9700	0.1689 0.1718	0.9600	0.831 0.828	0.804 0.802	4.48%	0.1486 0.1422
	2062	34,967	5,899,292	16870.9%	39	4,760	803,005	16870.9%	2.2289	0.9700	0.1742	0.9600	0.826	0.801	4.48%	0.1361
	2063	27,957 22,274	5,104,623 4,403,738	18258.5% 19771.0%	32 26	3,642 2,777	665,039 549,124	18258.5% 19771.0%	2.2289 2.2289	0.9700 0.9700	0.1769 0.1791	0.9600 0.9600	0.823 0.821	0.800 0.797	4.48% 4.48%	0.1303 0.1247
	2064 2065	22,274 17,716	4,403,738 3,765,170	19771.0% 21253.0%		2,777	549,124 449,364	19771.0% 21253.0%	2.2289	0.9700	0.1791	0.9600	0.821	0.797	4.48%	0.1247
	2066	14,048	3,204,220	22809.0%	18	1,605	366,017	22809.0%	2.2289	0.9700	0.1832	0.9600	0.817	0.793	4.48%	0.1142
	2067	11,098	2,730,260	24601.6%	14	1,213	298,503	24601.6%	2.2289	0.9700	0.1851	0.9600	0.815	0.790	4.48%	0.1093
	2068 2069	8,737 6,847	2,311,419 1,955,283	26456.3% 28556.3%	12 9	914 686	241,874 195,832	26456.3% 28556.3%	2.2289	0.9700	0.1877 0.1883	0.9600	0.812	0.787 0.784	4.48% 4.48%	0.1046 0.1002
	2070	5,340	1,630,398	30534.0%	8	512	156,291	30534.0%	2.2289	0.9700	0.1955	0.9600	0.804	0.780	4.48%	0.0959
	2071	4,143	1,347,679	32526.9%	6	380	123,649	32526.9%	2.2289	0.9700	0.1952	0.9600	0.805	0.776	4.48%	0.0917
	2072 2073	3,205 2,465	1,105,773 917,095	34498.4% 37198.9%	5 4	281 207	97,104 77.082	34498.4% 37198.9%	2.2289 2.2289	0.9700 0.9700	0.1987 0.1914	0.9600	0.801	0.774 0.769	4.48% 4.48%	0.0878
	2073	2,465 1,882	917,095 761,140	3/198.9% 40440.4%		207 151	77,082 61,230	37198.9% 40440.4%	2.2289	0.9700	0.1914	0.9600	0.809	0.769	4.48%	0.0840
	2075	1,425	625,462	43902.2%	3	110	48,158	43902.2%	2.2289	0.9700	0.2006	0.9600	0.799	0.757	4.48%	0.0770
	2076 2077-2097	1,072 2,471	504,941 1,740,748	47082.1% 70447.4%	2	79 174	37,211 122,781	47082.1% 70447.4%	2.2289 2.2289	0.9700 0.9700	0.2091 0.2067	0.9600	0.791 0.793	0.753 N/A	4.48% 4.48%	0.0737
ŀ	2011-209/	2,4/1	1,740,748	70447.4%	2	1/4	122,781	10441.4%	2.2289	0.9700	0.2067	0.9600	0.793	n/A	4.48%	0.0705
	Past	122,315,052	8,707,415	7.1%	51,678	162,117,675	10,752,958	6.6%								
	Future	156,123,655	701,163,048	449.1%		103,506,177	243,983,843	235.7%								
Note:	Lifetime	278,438,706	709,870,463	254.9%	114,546	265,623,852	254,736,801	95.9%								

Liletime 278.438,006 709.870.463 254.9% 114.546 265.623.852 254,736.801 95.9%

- The 1st round authorized increase of 18% was implemented from October 2009 through September 2010; the 2nd round authorized increase of 20% was implemented from October 2013 through September 2014; the 3rd round authorize increase of 20% was implemented from October 2013 through September 2014; the 3rd round authorize increase of 20% was implemented from October 2013 through September 2014; the 3rd round authorize increase of 20% was implemented from October 2013 through September 2014; the 3rd round authorize increase of 20% was implemented from October 2013 through September 2014; the 3rd round authorized increase of 20% was implemented from October 2013 through September 2014; the 3rd round authorized increase of 20% was implemented from October 2013 through September 2014; the 3rd round authorized increase of 20% was implemented from October 2013 through September 2014; the 3rd round authorized increase of 20% was implemented from October 2013 through September 2014; the 3rd round authorized increase of 20% was implemented from October 2013 through September 2014; the 3rd round authorized increase of 20% was implemented from October 2013 through September 2014; the 3rd round authorized increase of 20% was implemented from October 2013 through September 2014; the 3rd round authorized increase of 20% was implemented from October 2013 through September 2014; the 3rd round authorized increase of 20% was implemented from October 2013 through September 2014; the 3rd round authorized increase of 20% was implemented from October 2013 through September 2014; the 3rd round authorized increase of 20% was implemented from October 2013 through September 2014; the 3rd round authorized increase of 20% was implemented from October 2013 through September 2014; the 3rd round authorized increase of 20% was implemented from October 2013 through September 2014; the 3rd round authorized increase of 20% was implemented from October 2013 through Sept

Attachment 16 Metropolitan Life Insurance Company Nationwide Experience Projections on Initial Rate Basis With No Rate Increase Policy Forms: LTC-FAC, LTC-VAL, LTC-IDEAL and LTC-PREM

				Loss R	Ratio Demonst	ration			Fact	ors Derived fr	om Projected Value			Only	Interest Rat	
	Calendar	Earned	Vithout Interest Incurred	Loss	Life	Earned	With Interest Incurred	Loss	Premium Rate Increase	Benefit	Policy	Persistency Policy	Factors Policy	Premium	Calendar Year Effective	Mid-Year Disc / Accum
	Year 1998	Premium	Claims	Ratio N/A	Years	Premium	Claims	Ratio	Factor	Downgrade	Lapse & Mortality	Shock Lapse	Persistency	Persistency	Int Rate 4.48%	Factor 2.2498
	1998			N/A N/A				N/A N/A							4.48%	2.2498
	2000	-		N/A	-	-		N/A							4.48%	2.0610
	2001 2002	1,496,379	:	N/A 0.0%	3.208	2.825.177	:	N/A 0.0%							4.48% 4.48%	1.9726 1.8880
	2003	22,339,571	179,109	0.8%	20,902	40,368,641	323,658	0.8%							4.48%	1.8070
Historical	2004 2005	82,618,065 184,350,022	1,210,252 6.828.973	1.5% 3.7%	57,671 100.020	142,892,539 305,170,793	2,093,199 11.304.599	1.5% 3.7%							4.48% 4.48%	1.7296 1.6554
Experience	2006	225,053,606	9,417,184	4.2%	100,233	356,575,077	14,920,592	4.2%							4.48%	1.5844
	2007 2008	214,075,039 206,128,039	16,422,844 16,409,501	7.7% 8.0%	97,473 94,603	324,635,700 299,179,997	24,904,546 23.817.208	7.7% 8.0%							4.48% 4.48%	1.5165 1.4514
	2008	195,930,837	20,225,873	10.3%	91,475	272,184,578	28,097,521	10.3%							4.48%	1.3892
	2010	201,524,681	23,805,795	11.8%	88,725	267,950,271	31,652,546	11.8%							4.48%	1.3296
	2011 2012	194,588,632 189.361.439	25,160,180 28.607.858	12.9% 15.1%	86,549 85.430	247,633,081 230,647,089	32,018,791 34,845,104	12.9% 15.1%							4.48% 4.48%	1.2726 1.2180
	2013	182,381,143	32,841,502	18.0%	84,877	212,618,771	38,286,413	18.0%							4.48%	1.1658
	2014 2015	164,633,547 139,242,062	44,262,258 55,400,216	26.9% 39.8%	82,915 81,772	183,698,344 148,703,979	49,387,890 59,164,828	26.9% 39.8%							4.48% 4.48%	1.1158
	2016	123,486,011	62,819,010	50.9%	80,690	126,222,025	64,210,858	50.9%							4.48%	1.0222
Projected Future	2017 2018	117,196,177 112,730,614	78,098,843 88 543 181	66.6% 78.5%	78,756 76,768	114,655,809 105,557,654	76,405,957 82,909,248	66.6% 78.5%	1.0000	N/A N/A	0.0240 0.0253	0.0000	0.976	0.949	4.48% 4.48%	0.9783
Experience	2019	108,233,311	100,677,602	93.0%	74,723	97,000,514	90,228,961	93.0%	1.0000	N/A	0.0266	0.0000	0.973	0.960	4.48%	0.8962
	2020 2021	103,652,467 99,109,070	114,676,844 130.661,280	110.6% 131.8%	72,618 70,448	88,911,507 81,368,623	98,368,050 107,273,012	110.6% 131.8%	1.0000	N/A N/A	0.0282 0.0299	0.0000	0.972 0.970	0.958 0.956	4.48% 4.48%	0.8578 0.8210
	2022	94,566,712	148,734,120	157.3%	68,214	74,309,971	116,874,405	157.3%	1.0000	N/A	0.0317	0.0000	0.968	0.954	4.48%	0.7858
	2023 2024	90,014,060 85,412,426	168,895,990 191,094,820	187.6% 223.7%	65,915 63,554	67,699,333 61,483,749	127,026,221 137,558,742	187.6% 223.7%	1.0000 1.0000	N/A N/A	0.0337 0.0358	0.0000	0.966 0.964	0.952 0.949	4.48% 4.48%	0.7521 0.7198
	2024	80,835,570	215,234,554	266.3%	61,134	55,693,822	148,291,587	266.3%	1.0000	N/A N/A	0.0388	0.0000	0.964	0.949	4.48%	0.7198
	2026	76,248,399 71,632,279	241,123,676 268,479,267	316.2% 374.8%	58,657 56,130	50,280,604 45,210,963	159,004,571 169,451,628	316.2% 374.8%	1.0000 1.0000	N/A	0.0405 0.0431	0.0000	0.959 0.957	0.943 0.939	4.48% 4.48%	0.6594 0.6312
	2027 2028	71,632,279 67.045.408	268,479,267 296,930,547	374.8% 442.9%	56,130 53,558	45,210,963 40,501,328	169,451,628	374.8% 442.9%	1.0000	N/A N/A	0.0431	0.0000	0.957	0.939	4.48% 4.48%	0.6312
	2029	62,476,618	326,101,679	522.0%	50,948	36,122,931	188,546,511	522.0%	1.0000	N/A	0.0487	0.0000	0.951	0.932	4.48%	0.5782
	2030 2031	57,976,927 53,571,937	355,462,771 384 246 110	613.1% 717.3%	48,309 45,652	32,083,807 28,374,832	196,709,269 203,519,216	613.1% 717.3%	1.0000	N/A N/A	0.0518 0.0550	0.0000	0.948	0.928	4.48% 4.48%	0.5534
	2032	49,278,841	411,916,591	835.9%	42,985	24,981,681	208,819,217	835.9%	1.0000	N/A	0.0584	0.0000	0.942	0.920	4.48%	0.5069
	2033	45,091,676 41.054.811	437,783,806 461,330,296	970.9% 1123.7%	40,323 37.677	21,878,764 19.065,830	212,415,453 214,241,514	970.9% 1123.7%	1.0000	N/A N/A	0.0619 0.0656	0.0000	0.938	0.915	4.48% 4.48%	0.4852
	2035	37,181,335	481,879,837	1296.0%	35,061	16,526,537	214,188,251	1296.0%	1.0000	N/A	0.0694	0.0000	0.931	0.906	4.48%	0.4445
	2036 2037	33,488,187 29,991,649	498,602,833 511,501,927	1488.9% 1705.5%	32,489 29,973	14,246,683 12,212,026	212,117,680 208,273,798	1488.9% 1705.5%	1.0000	N/A N/A	0.0734	0.0000	0.927	0.901	4.48% 4.48%	0.4254
	2037	26,696,139	519,859,372	1947.3%	27,528	10,404,017	202,599,551	1947.3%	1.0000	N/A	0.0816	0.0000	0.923	0.890	4.48%	0.4072
	2039 2040	23,626,583	523,278,681 522,024,873	2214.8% 2511.1%	25,165 22,898	8,812,898 7,421,857	195,186,996 186,369,256	2214.8% 2511.1%	1.0000	N/A N/A	0.0858	0.0000	0.914	0.885	4.48% 4.48%	0.3730
	2040	18,181,786	516,192,243	2839.1%	22,898	6,212,764	176,384,243	2839.1%	1.0000	N/A N/A	0.0901	0.0000	0.910	0.880	4.48%	0.3570
	2042	15,804,394	506,078,667	3202.1%	18,687	5,168,820	165,512,798	3202.1%	1.0000	N/A	0.0988	0.0000	0.901	0.869	4.48%	0.3270
	2043 2044	13,655,088 11,727,182	492,004,606 474,305,296	3603.1% 4044.5%	16,759 14,957	4,274,382 3,513,482	154,009,658 142,102,592	3603.1% 4044.5%	1.0000 1.0000	N/A N/A	0.1032 0.1075	0.0000	0.897 0.892	0.864 0.859	4.48% 4.48%	0.3130 0.2996
	2045	10,011,929	453,519,910	4529.8%	13,284	2,870,959	130,048,582	4529.8%	1.0000	N/A	0.1119	0.0000	0.888	0.854	4.48%	0.2868
	2046 2047	8,495,757 7,164,265	430,064,182 404,593,773	5062.1% 5647.4%	11,740 10,325	2,331,721 1,881,964	118,034,176 106,281,807	5062.1% 5647.4%	1.0000	N/A N/A	0.1162 0.1205	0.0000	0.884 0.879	0.849 0.843	4.48% 4.48%	0.2745 0.2627
	2048	6,003,315	377,598,291	6289.8%	9,036	1,509,371	94,936,889	6289.8%	1.0000	N/A	0.1248	0.0000	0.875	0.838	4.48%	0.2514
	2049 2050	5,001,290 4.141.780	349,789,914 321.640.513	6994.0% 7765.8%	7,870 6,822	1,203,517 953,943	84,173,909 74,080,891	6994.0% 7765.8%	1.0000 1.0000	N/A N/A	0.1290 0.1332	0.0000	0.871 0.867	0.833 0.828	4.48% 4.48%	0.2406 0.2303
	2051	3,410,438	293,560,938	8607.7%	5,885	751,815	64,714,105	8607.7%	1.0000	N/A	0.1373	0.0000	0.863	0.823	4.48%	0.2204
	2052 2053	2,793,664 2,276,515	266,112,885 239,464,346	9525.6% 10518.9%	5,053 4,318	589,441 459,729	56,147,681 48,358,411	9525.6% 10518.9%	1.0000 1.0000	N/A N/A	0.1414 0.1455	0.0000	0.859 0.855	0.819 0.815	4.48% 4.48%	0.2110 0.2019
	2054	1,845,910	213,887,334	11587.1%	3,673	356,785	41,341,046	11587.1%	1.0000	N/A	0.1493	0.0000	0.851	0.811	4.48%	0.1933
	2055 2056	1,489,576 1,196,582	189,761,553 167,186,086	12739.3% 13972.0%	3,111 2,623	275,565 211,870	35,105,071 29.602.405	12739.3% 13972.0%	1.0000	N/A N/A	0.1531 0.1567	0.0000	0.847 0.843	0.807 0.803	4.48% 4.48%	0.1850 0.1771
	2057	957,458	146,404,645	15291.0%	2,201	162,260	24,811,154	15291.0%	1.0000	N/A	0.1610	0.0000	0.839	0.800	4.48%	0.1695
	2058	763,329	127,391,693	16689.0%	1,840	123,814	20,663,242	16689.0%	1.0000	N/A	0.1638	0.0000	0.836	0.797	4.48%	0.1622
	2059 2060	606,550 480,430	110,247,165 94,890,137	18176.1% 19751.1%	1,533 1,273	94,165 71,387	17,115,517 14,099,668	18176.1% 19751.1%	1.0000 1.0000	N/A N/A	0.1669 0.1699	0.0000	0.833 0.830	0.795 0.792	4.48% 4.48%	0.1552 0.1486
	2061	379,404	81,219,156	21407.0%	1,053	53,958	11,550,786	21407.0%	1.0000	N/A	0.1728	0.0000	0.827	0.790	4.48%	0.1422
	2062 2063	298,753 234,693	69,163,571 58,619,460	23150.8% 24977.0%	868 713	40,666 30,576	9,414,466 7,637,045	23150.8% 24977.0%	1.0000 1.0000	N/A N/A	0.1758 0.1784	0.0000	0.824 0.822	0.787 0.786	4.48% 4.48%	0.1361 0.1303
	2064	184,026	49,473,441	26884.0%	584	22,947	6,169,087	26884.0%	1.0000	N/A	0.1815	0.0000	0.818	0.784	4.48%	0.1247
	2065 2066	144,126 112,696	41,591,051 34,783,856	28857.5% 30865.3%	476 388	17,201 12.873	4,963,796 3,973,351	28857.5% 30865.3%	1.0000	N/A N/A	0.1840 0.1860	0.0000	0.816 0.814	0.783 0.782	4.48% 4.48%	0.1193 0.1142
	2067	87,769	28,979,364	33017.9%	315	9,596	3,168,351	33017.9%	1.0000	N/A	0.1881	0.0000	0.812	0.779	4.48%	0.1093
	2068 2069	68,222 53,008	24,021,115 19.815.376	35210.1% 37381.9%	255 205	7,139 5.309	2,513,639 1,984,620	35210.1% 37381.9%	1.0000 1.0000	N/A N/A	0.1911 0.1938	0.0000	0.809 0.806	0.777 0.777	4.48% 4.48%	0.1046 0.1002
	2069	41,106	16,271,869	39585.3%	165	3,940	1,559,831	39585.3%	1.0000	N/A N/A	0.1938	0.0000	0.808	0.777	4.48%	0.1002
	2071 2072	31,793 24,450	13,298,598 10,854,492	41828.8% 44393.9%	132 105	2,917 2,147	1,220,145 953,192	41828.8% 44393.9%	1.0000	N/A N/A	0.2014 0.2045	0.0000	0.799 0.796	0.773 0.769	4.48% 4.48%	0.0917 0.0878
	2072	24,450 18,736	10,854,492 8,841,082	44393.9% 47188.7%	105	2,147 1,575	953,192 743,090	44393.9% 47188.7%	1.0000	N/A N/A	0.2045 0.2095	0.0000	0.796	0.769	4.48%	0.0878
	2074	14,369	7,195,769	50077.8%	65	1,156	578,866	50077.8%	1.0000	N/A	0.2105	0.0000	0.789	0.767	4.48%	0.0804
	2075 2076	10,992 8.387	5,841,797 4,736,457	53143.7% 56476.8%	51 40	846 618	449,793 349,048	53143.7% 56476.8%	1.0000	N/A N/A	0.2146 0.2191	0.0000	0.785 0.781	0.765 0.763	4.48% 4.48%	0.0770
	2077-2097	21,237	15,749,551	74160.5%	31	1,498	1,110,875	74160.5%	1.0000	N/A	0.2213	0.0000	0.779	N/A	4.48%	0.0705
}	Past	2,327,209,073	343,590,556	14.8%	1,156,543	3,161,306,062	415,027,753	13.1%								
	Future	1,705,641,005	14,142,289,682	829.1%	1,406,737	1,148,038,458	5,591,615,106	487.1%								
	Lifetime	4,032,850,079	14,485,880,238	359.2%	2,563,280	4,309,344,520	6,006,642,859	139.4%								

Note:

The projections are based on the assumptions derived using experience data through 6/30/2016.

Attachment 17 Metropolitan Life Insurance Company Nationwide Experience Projections With Premiums Restated to Proposed Rate Level Since Inception Policy Forms: LTC-FAC, LTC- VAL, LTC-IDEAL and LTC- PREM

				Loss R	Ratio Demonst	ration			Fact	ors Derived fr	om Projected Value			Only	Interest Rat	
-	Calendar	Earned	Vithout Interest Incurred	Loss	Life	Earned	With Interest Incurred	Loss	Premium Rate Increase	Benefit	Policy	Persistency Policy	Factors Policy	Premium	Calendar Year Effective	Mid-Year Disc / Accum
	Year 1998	Premium	Claims	Ratio N/A	Years	Premium	Claims	Ratio	Factor	Downgrade	Lapse & Mortality	Shock Lapse	Persistency	Persistency	Int Rate 4.48%	Factor 2,2498
	1998			N/A N/A	-			N/A N/A							4.48%	2.2498
	2000	-	-	N/A	-	-	-	N/A							4.48%	2.0610
	2001 2002	3,335,309		N/A 0.0%	3,208	6,297,093	- :	N/A 0.0%							4.48% 4.48%	1.9726 1.8880
	2003	49,793,123	179,109	0.4%	20,902	89,978,482	323,658	0.4%							4.48%	1.8070
Historical	2004 2005	184,149,078 410,901,497	1,210,252 6,828,973	0.7% 1.7%	57,671 100,020	318,496,074 680,201,359	2,093,199 11,304,599	0.7% 1.7%							4.48% 4.48%	1.7296 1.6554
Experience	2006	501,626,538	9,417,184	1.9%	100,233	794,777,407	14,920,592	1.9%							4.48%	1.5844
	2007 2008	477,156,188 459,442,958	16,422,844 16,409,501	3.4% 3.6%	97,473 94,603	723,587,084 666,848,353	24,904,546 23,817,208	3.4% 3.6%							4.48% 4.48%	1.5165 1.4514
	2008	436,714,210	20,225,873	4.6%	94,603	606,677,717	23,817,208	4.6%							4.48%	1.4514
	2010	449,182,442	23,805,795	5.3%	88,725	597,239,785	31,652,546	5.3%							4.48%	1.3296
	2011 2012	433,722,542 422,071,546	25,160,180 28,607,858	5.8% 6.8%	86,549 85,430	551,954,387 514,093,967	32,018,791 34,845,104	5.8% 6.8%							4.48% 4.48%	1.2726 1.2180
	2013	406,513,023	32,841,502	8.1%	84,877	473,910,283	38,286,413	8.1%							4.48%	1.1658
	2014 2015	366,955,045 310,359,451	44,262,258 55.400.216	12.1% 17.9%	82,915 81,772	409,448,958 331,449,310	49,387,890 59,164,828	12.1% 17.9%							4.48% 4.48%	1.1158
	2016	275,240,470	62,819,010	22.8%	80,690	281,338,827	64,210,858	22.8%							4.48%	1.0222
Projected Future	2017 2018	261,220,932 251,267,549	78,098,843 88 543 181	29.9% 35.2%	78,756 76,768	255,558,655 235,279,592	76,405,957 82,909,248	29.9% 35.2%	2.2289	N/A N/A	0.0240 0.0253	N/A N/A	0.976	0.949	4.48% 4.48%	0.9783
Experience	2019	241,243,418	100,677,602	41.7%	74,723	216,206,410	90,228,961	41.7%	2.2289	N/A	0.0266	N/A	0.973	0.960	4.48%	0.8962
	2020 2021	231,033,082 220,906,212	114,676,844 130.661.280	49.6% 59.1%	72,618 70,448	198,176,659 181,364,171	98,368,050 107,273,012	49.6% 59.1%	2.2289 2.2289	N/A N/A	0.0282 0.0299	N/A N/A	0.972 0.970	0.958 0.956	4.48% 4.48%	0.8578 0.8210
	2021	220,906,212	130,661,280	59.1% 70.6%	70,448 68,214	181,364,171 165,630,999	107,273,012	59.1% 70.6%	2.2289	N/A N/A	0.0299	N/A N/A	0.970	0.956	4.48%	0.8210
	2023	200,634,160	168,895,990	84.2%	65,915	150,896,414	127,026,221	84.2%	2.2289	N/A	0.0337	N/A	0.966	0.952	4.48%	0.7521
	2024 2025	190,377,487 180,176,038	191,094,820 215,234,554	100.4% 119.5%	63,554 61,134	137,042,372 124,137,087	137,558,742 148,291,587	100.4% 119.5%	2.2289 2.2289	N/A N/A	0.0358 0.0381	N/A N/A	0.964 0.962	0.949 0.946	4.48% 4.48%	0.7198 0.6890
	2026	169,951,601	241,123,676	141.9%	58,657	112,071,456	159,004,571	141.9%	2.2289	N/A	0.0405	N/A	0.959	0.943	4.48%	0.6594
	2027 2028	159,662,636 149,438,867	268,479,267 296,930,547	168.2% 198.7%	56,130 53,558	100,771,631 90,274,231	169,451,628 179,372,188	168.2% 198.7%	2.2289	N/A N/A	0.0431 0.0458	N/A N/A	0.957	0.939	4.48% 4.48%	0.6312
	2029	139,255,398	326,101,679	234.2%	50,948	80,515,131	188,546,511	234.2%	2.2289	N/A	0.0487	N/A	0.951	0.932	4.48%	0.5782
	2030 2031	129,225,947	355,462,771 384 246 110	275.1% 321.8%	48,309 45,652	71,512,247 63,245,236	196,709,269 203,519,216	275.1% 321.8%	2.2289	N/A N/A	0.0518 0.0550	N/A N/A	0.948	0.928	4.48% 4.48%	0.5534
	2031	109,838,606	411,916,591	321.8%	42,985	55,682,175	208,819,217	375.0%	2.2289	N/A N/A	0.0584	N/A N/A	0.945	0.924	4.48%	0.5297
	2033	100,505,748	437,783,806	435.6%	40,323	48,766,020	212,415,453	435.6%	2.2289	N/A	0.0619	N/A	0.938	0.915	4.48%	0.4852
	2034 2035	91,507,899 82.874,230	461,330,296 481.879.837	504.1% 581.5%	37,677 35.061	42,496,213 36.836.334	214,241,514 214,188,251	504.1% 581.5%	2.2289 2.2289	N/A N/A	0.0656 0.0694	N/A N/A	0.934 0.931	0.910 0.906	4.48% 4.48%	0.4644 0.4445
	2036	74,642,499	498,602,833	668.0%	32,489	31,754,721	212,117,680	668.0%	2.2289	N/A	0.0734	N/A	0.927	0.901	4.48%	0.4254
	2037 2038	66,848,994 59,503,565	511,501,927 519,859,372	765.2% 873.7%	29,973 27,528	27,219,631 23,189,725	208,273,798 202,599,551	765.2% 873.7%	2.2289 2.2289	N/A N/A	0.0774 0.0816	N/A N/A	0.923 0.918	0.896 0.890	4.48% 4.48%	0.4072 0.3897
	2039	52,661,770	523,278,681	993.7%	25,165	19,643,248	195,186,996	993.7%	2.2289	N/A	0.0858	N/A	0.914	0.885	4.48%	0.3730
	2040 2041	46,336,589 40,525,750	522,024,873 516,192,243	1126.6% 1273.7%	22,898 20,736	16,542,728 13,847,755	186,369,256 176,384,243	1126.6% 1273.7%	2.2289 2.2289	N/A N/A	0.0901 0.0944	N/A N/A	0.910 0.906	0.880 0.875	4.48% 4.48%	0.3570 0.3417
	2042	35,226,733	506,078,667	1436.6%	18,687	11,520,887	165,512,798	1436.6%	2.2289	N/A	0.0988	N/A	0.901	0.869	4.48%	0.3270
	2043 2044	30,436,103 26,138,953	492,004,606 474,305,296	1616.5% 1814.6%	16,759 14,957	9,527,256 7,831,270	154,009,658 142,102,592	1616.5% 1814.6%	2.2289 2.2289	N/A N/A	0.1032 0.1075	N/A N/A	0.897 0.892	0.864 0.859	4.48% 4.48%	0.3130 0.2996
	2044	22,315,792	453,519,910	2032.3%	13,284	6,399,139	130,048,582	2032.3%	2.2289	N/A	0.1075	N/A	0.888	0.854	4.48%	0.2868
	2046 2047	18,936,365	430,064,182 404,593,773	2271.1% 2533.7%	11,740	5,197,220	118,034,176	2271.1% 2533.7%	2.2289 2.2289	N/A N/A	0.1162	N/A N/A	0.884	0.849	4.48% 4.48%	0.2745
	2047	15,968,576 13,380,910	377,598,291	2821.9%	10,325 9,036	4,194,748 3,364,268	106,281,807 94,936,889	2821.9%	2.2289	N/A N/A	0.1205 0.1248	N/A N/A	0.879 0.875	0.843 0.838	4.48%	0.2627 0.2514
	2049	11,147,475	349,789,914	3137.8%	7,870	2,682,543	84,173,909	3137.8%	2.2289	N/A N/A	0.1290	N/A	0.871	0.833	4.48%	0.2406
	2050 2051	9,231,698 7,601,595	321,640,513 293,560,938	3484.1% 3861.8%	6,822 5,885	2,126,263 1,675,735	74,080,891 64,714,105	3484.1% 3861.8%	2.2289 2.2289	N/A N/A	0.1332 0.1373	N/A N/A	0.867 0.863	0.828 0.823	4.48% 4.48%	0.2303 0.2204
	2052	6,226,855	266,112,885	4273.6%	5,053	1,313,816	56,147,681	4273.6%	2.2289	N/A	0.1414	N/A	0.859	0.819	4.48%	0.2110
	2053 2054	5,074,170 4,114,386	239,464,346 213,887,334	4719.3% 5198.5%	4,318 3,673	1,024,699 795,246	48,358,411 41,341,046	4719.3% 5198.5%	2.2289 2.2289	N/A N/A	0.1455 0.1493	N/A N/A	0.855 0.851	0.815 0.811	4.48% 4.48%	0.2019 0.1933
	2055	3,320,145	189,761,553	5715.5%	3,111	614,213	35,105,071	5715.5%	2.2289	N/A	0.1531	N/A	0.847	0.807	4.48%	0.1850
	2056 2057	2,667,085 2.134.097	167,186,086 146,404,645	6268.5% 6860.3%	2,623 2,201	472,241 361,665	29,602,405 24,811,154	6268.5% 6860.3%	2.2289 2.2289	N/A N/A	0.1567 0.1610	N/A N/A	0.843 0.839	0.803	4.48% 4.48%	0.1771 0.1695
	2058	1,701,399	127,391,693	7487.5%	1,840	275,971	20,663,242	7487.5%	2.2289	N/A	0.1638	N/A	0.836	0.797	4.48%	0.1622
	2059	1,351,952	110,247,165	8154.7%	1,533	209,886	17,115,517	8154.7%	2.2289	N/A	0.1669	N/A	0.833	0.795	4.48%	0.1552
	2060 2061	1,070,840 845,662	94,890,137 81,219,156	8861.3% 9604.2%	1,273 1,053	159,115 120,268	14,099,668 11,550,786	8861.3% 9604.2%	2.2289 2.2289	N/A N/A	0.1699 0.1728	N/A N/A	0.830 0.827	0.792 0.790	4.48% 4.48%	0.1486 0.1422
	2062	665,896	69,163,571	10386.5%	868	90,641	9,414,466	10386.5%	2.2289	N/A	0.1758	N/A	0.824	0.787	4.48%	0.1361
	2063 2064	523,113 410,178	58,619,460 49,473,441	11205.9% 12061.4%	713 584	68,152 51,147	7,637,045 6,169,087	11205.9% 12061.4%	2.2289 2.2289	N/A N/A	0.1784 0.1815	N/A N/A	0.822 0.818	0.786 0.784	4.48% 4.48%	0.1303 0.1247
	2065	321,244	41,591,051	12946.9%	476	38,340	4,963,796	12946.9%	2.2289	N/A	0.1840	N/A	0.816	0.783	4.48%	0.1193
	2066 2067	251,190 195,629	34,783,856 28,979,364	13847.7%	388 315	28,693 21,388	3,973,351 3,168,351	13847.7% 14813.4%	2.2289	N/A N/A	0.1860 0.1881	N/A N/A	0.814	0.782	4.48% 4.48%	0.1142
	2068	152,062	24,021,115	15796.9%	255	15,912	2,513,639	15796.9%	2.2289	N/A	0.1911	N/A	0.809	0.777	4.48%	0.1046
	2069	118,150 91.622	19,815,376 16,271,869	16771.3% 17759.8%	205 165	11,833 8,783	1,984,620 1,559,831	16771.3% 17759.8%	2.2289 2.2289	N/A N/A	0.1938 0.1969	N/A N/A	0.806 0.803	0.777	4.48%	0.1002 0.0959
	2070 2071	91,622 70,864	13,298,598	17759.8% 18766.4%	165 132	6,502	1,559,831 1,220,145	17759.8% 18766.4%	2.2289 2.2289	N/A N/A	0.1969 0.2014	N/A N/A	0.803 0.799	0.775 0.773	4.48% 4.48%	0.0959 0.0917
	2072	54,498	10,854,492	19917.2%	105	4,786	953,192	19917.2%	2.2289	N/A	0.2045	N/A	0.796	0.769	4.48%	0.0878
	2073 2074	41,760 32.028	8,841,082 7.195.769	21171.1% 22467.3%	83 65	3,510 2,576	743,090 578.866	21171.1% 22467.3%	2.2289 2.2289	N/A N/A	0.2095 0.2105	N/A N/A	0.791 0.789	0.766 0.767	4.48% 4.48%	0.0840
	2075	24,501	5,841,797	23842.8%	51	1,886	449,793	23842.8%	2.2289	N/A	0.2146	N/A	0.785	0.765	4.48%	0.0770
	2076 2077-2097	18,693 47,336	4,736,457 15,749,551	25338.2% 33271.9%	40 31	1,378 3,339	349,048 1,110,875	25338.2% 33271.9%	2.2289 2.2289	N/A N/A	0.2191 0.2213	N/A N/A	0.781 0.779	0.763 N/A	4.48% 4.48%	0.0737 0.0705
			1911 191991				, ,,,,,		2.2269	I IN/A	0.2213	N/A	0.779	IN/A	4.40%	0.0705
	Past Future	5,187,163,418 3,801,737,768	343,590,556 14 142 289 682	6.6% 372.0%	1,156,543 1,406,737	7,046,299,083 2,558,886,162	415,027,753 5.591.615.106	5.9% 218.5%		·		·	·	·		╗
	Lifetime	8,988,901,186	14,485,880,238	161.2%	2,563,280	9,605,185,245	6,006,642,859	62.5%								

Note:

The projections are based on the assumptions derived using experience data through 6/30/2016.

Attachment 19 Metropolitan Life Insurance Company Policy Forms: LTC-FAC, LTC- VAL, LTC-IDEAL and LTC- PREM Historial Claim and Active Life Reserves

Nationwide

Calendar	Claim	Active Life
Year	Reserves	Reserves ¹
2002	-	
2003	-	
2004	-	
2005	631,339	
2006	1,439,279	
2007	1,138,366	
2008	2,281,597	
2009	1,767,732	
2010	3,067,546	
2011	4,629,605	
2012	7,239,821	
2013	11,192,762	
2014	21,437,063	
2015	38,026,355	
2016	55,667,722	3,848,124,900

Pennsylvania

Calendar	Claim	Active Life
Year	Reserves	Reserves ¹
2006	-	
2007	-	
2008	-	
2009	-	
2010	480,989	
2011	183,683	
2012	420,175	
2013	202,853	
2014	452,072	
2015	3,924,054	
2016	940,181	173,315,151

¹ Figure as of 12/31/2016



Metropolitan Life Insurance Company Long Term Care [PO Box 64911, St. Paul, MN 55164-0911] [P.O. Box 990028, Hartford, CT 06199-0028]

[Mail Date]

[First Name] [Last Name]
[Address 1]
[Address 2]
[City, ST Zip or Country Name if Foreign address]

Dear [First Name] [Last Name]

New Long-Term Care Insurance coverage rates effective [DATE].

Policy #: [#######]

Premium Increase Notification – Please review

Why we're contacting you

After an in-depth analysis of our Long-Term Care business, MetLife has determined that a premium increase is necessary on certain long term care insurance policies. [We are implementing a [XX%] premium increase on your long term care insurance policy, which was issued in [STATE].]

What you need to know

We understand how important your long-term care insurance policy is to your personal financial plan. Any decision about premium increases is difficult and not taken lightly. **You may be able to reduce the change in premium by adjusting your coverage.** Details are provided in the "Your Options" section of this letter, and the enclosed Coverage Change Form.

This premium increase will affect a broad group of policyholders and is not based on any individual's personal factors, such as age, health status or claim history.

We requested a [XX%] premium increase on your policy and received authority from [STATE DOI] to implement the [XX%] increase on your policy noted above.

Effective Date: [EFFECTIVE DATE]

Current Premium Amount: [OLD AMOUNT]/[FREQUENCY]*
Increased Premium Amount: [NEW AMOUNT]/[FREQUENCY]

It is important that you be aware that, as explained in the Guaranteed Renewability statement in your policy, and subject to any applicable regulatory approval, **MetLife reserves the right to increase rates in the future.**

Please note that if you are on waiver of contribution at the time the increase becomes effective, there will be no impact to your coverage or premium unless and until your premium payments resume.

^{*} Current Premium information is as of [COMPLETE DATE] and may not reflect recent changes.

Your Options

We understand that a premium increase may not be affordable for some insureds. Your personalized options may help reduce the impact of the premium increase and, possibly, better meet your current coverage needs. Details are in the enclosed Coverage Change Form.

Please carefully evaluate your individual situation before selecting one of these options. If you choose to cancel your coverage, or make any changes complete the attached form and submit to MetLife. In order to ensure processing prior to the implementation of the rate increase, please submit any change requests by [FORM DATE]. Should you need more time to decide on a coverage decrease or termination of coverage, the provisions of your policy permit you to make these changes at any time.



Coverage Change Form due [DATE].

Please note that any changes in your coverage between now and the date when the new premium goes into effect may be calculated at the new rates. Bill mode changes can only be made on or after your policy anniversary date after the premium increase takes effect. If you would like to keep your current coverage and pay the full premium increase, no additional action is necessary.

Cancellation Requests

If you choose to cancel your long term care insurance policy, a limited long term care benefit may still be available to you. (As you consider this option, please note that this is **limited** coverage and does not provide the same level of coverage you currently have.)

[Insert for insureds with no nonforfeiture feature (also applicable for insureds with CBUL):

If your coverage lapses due to cancellation or nonpayment of premium at any time between the date of this letter and 120 days following the first due date of the increased premium, you will be issued a Limited Coverage Upon Lapse Following Premium Increase Endorsement ("LCUL") which provides limited coverage as described below. Under LCUL, your Total Lifetime Benefit will be the greater of: the sum of all premiums paid and waived prior to lapse; or [30 times the Nursing Home Daily] [Monthly] Benefit Amount in effect immediately prior to your date of lapse. However, if you have already received benefit payments under your policy, please note that the reduced Total Lifetime Benefit payable under LCUL as described above will not exceed the remaining Total Lifetime Benefit of your policy immediately prior to your date of lapse. Once LCUL goes into effect, your policy will be considered "paid-up" with no further premiums due, and you will no longer receive increases under any inflation option.

[Note: For policyholders who are eligible for and meet the requirements for payment of benefits under the Contingent Benefit Upon Lapse Nonforfeiture Feature ("CBUL") as a result of this rate increase, we will instead provide coverage under LCUL, which provides a benefit that is equal to the benefit payable under CBUL. We will not pay benefits under both CBUL and LCUL, or any other nonforfeiture feature.]

[Insert for letters to insureds who have an existing NF benefit:

Our records indicate your policy includes a nonforfeiture feature providing for reduced or limited coverage in the event that your policy lapses due to cancellation or nonpayment of premium. Please refer to your policy for additional information. If you elect to cancel your coverage, you are eligible for the limited coverage as described in your policy under the nonforfeiture feature.]

We're here to help

We are ready to assist you. Attached is a Frequently Asked Questions document to provide additional details regarding this notification. If you have any additional questions, please call your agent, or our Customer Service team at [888-285-8140][800-308-0179], between the hours of [8:30 a.m.-6:30 p.m.] Eastern Time, Monday through Friday. Our customer service representatives will be pleased to answer any questions or provide additional options to lessen the amount of this increase, if available.

Sincerely,

Thomas G. Reilly, Assistant Vice President

Product Management & Compliance

Thanas S. Reilly

Encl: [Frequently Asked Questions, Coverage Change Form, Cost of Care Chart, Business Reply Envelope]

Frequently Asked Questions MetLife Long Term Care Insurance Rate Increase

Q1. Why is MetLife implementing this rate increase?

A. MetLife continues to remain committed to ensuring that our pricing is appropriate to the benefits and risks of our products. We considered many factors when we developed premiums, including expectations about persistency rates (how many policyholders keep their policies), mortality rates (how long policyholders live) and morbidity rates (the frequency and severity of claims). These factors were based on the best available information at the time.

After an in-depth analysis of our Long-Term Care business, MetLife has determined that a premium increase is necessary on certain long term care insurance policies.

We continue to offer ways to mitigate the impact of rate increases through the use of benefit decrease options, when available.

Q2. What are my options?

A. You can either maintain your current coverage and pay the increased premium, or you can consider reducing your coverage, if possible. The coverage change request form, included with your letter, includes options, where available, to reduce your coverage to minimize the impact of the increase.

Q3. My spouse and I have shared care and survivorship on our policies. Does the identical coverage requirement apply?

A. Some MetLife policies contain a [paid-up] survivorship feature [or a shared care rider]. If you currently qualify for the [paid-up] survivorship feature of your policy [or if you have purchased the shared care rider], please note that both policyholders may be required to maintain identical coverage in order for [these features][this feature] to remain in effect. Please refer to your policy for additional information.

Q4. Why was I not presented with options to decrease my coverage?

A. The most likely reason is that you are already at the lowest possible coverage option. If you did not receive a coverage decrease option, you may still contact our Customer Service team to discuss other potential options.

Q5. My Rate Increase Effective Date is not for some time, why do I need to return my coverage change form so quickly?

A. The sooner MetLife receives your request to change coverage, the more likely the request will be processed prior to the rate increase effective date. However, please note, per the terms of your policy, you may request a coverage decrease or cancellation at any time. Please note, if your policy does not include a nonforfeiture feature or you do not qualify for nonforfeiture under the terms of your policy, LCUL will **only** be issued to you if your coverage lapses due to cancellation or nonpayment of premium at any time between the date of the rate action notification letter and 120 days following the first due date of the increased premium.

Q6. Will inflation offer acceptances and other coverage increases be subject to the new rates?

A. Yes, any inflation offer acceptances and other coverage increases made on or after the policyholder's premium bill due date when the new premium becomes effective will be based on the new rates.

Q7. I have automatic simple inflation increases each year. How does that impact the rate increase?

A. If your coverage is subject to automatic simple inflation increases and you elect to reduce your daily benefit amount, please note that this election will result in lower future increases to your daily benefit amount.

Q8. Can I change my bill mode prior to the effective date of the increase?

A. Bill mode changes can only be made on or after your policy anniversary date after the date the premium increase takes effect.

Q9. Is MetLife going to continue to provide service and pay claims?

A. Yes, MetLife remains committed to its existing LTCI insureds and will continue to ensure that they receive a high level of service, especially when they need it most—at time of claim.

Q10. Will policyholders currently on claim receive the rate increase?

A. An insured whose policy is impacted by the rate increase and is on waiver of premium will be notified at the same time as other affected policyholders. An insured on premium waiver will be informed that there will be no impact until such time as premium payments resume. Please note: It may not be in the policyholder's best interest to make reductions to coverage while in claim.

Q11. Are MetLife's financial strength and claims paying ability still strong?

A. Yes. MetLife continues to receive high ratings for financial strength and claims paying ability from the major rating agencies. You may review MetLife's ratings by various agencies at any time by visiting www.metlife.com, then tab along the top of the website and select "About Us", then "Governance", then "Ratings."

Q12. Who should I contact with additional questions?

A. You may call the Customer Service team at [888-285-8140][800-308-0179] between the hours of [8:30 a.m. and 6:30 p.m.] Eastern Time, Monday through Friday.

SERFF Tracking #: META-131359736 State Tracking #: META-131359736 Company Tracking #: CT17-211 VIP1

State: Pennsylvania Filing Company: Metropolitan Life Insurance Company

TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified

Product Name: Individual Long-Term Care Insurance

Project Name/Number: 2017_2018 Rate Increase /CT17-211 VIP1 (RW)

Superseded Schedule Items

Please note that all items on the following pages are items, which have been replaced by a newer version. The newest version is located with the appropriate schedule on previous pages. These items are in date order with most recent first.

Creation Date	Schedule Item Status	Schedule	Schedule Item Name	Replacement Creation Date	Attached Document(s)
01/30/2018		Form	IB Coverage Change Form_FINAL	02/09/2018	IB Coverage Change Form_FINAL.pdf (Superceded)
01/30/2018		Supporting Document	Transmittal Letter (A&H)	02/01/2018	IB Insured RA Itr_Flat increase.pdf (Superceded) LSE description - VIP1.pdf



Metropolitan Life Insurance Company Long Term Care [PO Box 64911, St. Paul, MN 55164-0911] [P.O. Box 990028, Hartford, CT 06199-0028]

Distribution Alliance #: [XXXXXXXX] Policy #: [XXXXXXXX]

[First Name] [Last Name]

Premium Rate Increase Date: [Effective Date of Increase]

Long Term Care Increase Coverage Change Request Form

If you intend to maintain your current coverage at the new increased premium, there is no need to return this form.

Please use this form to request a decrease in your long term care insurance coverage, if available, or to cancel your coverage. We recommend that you review the enclosed information on the cost of care. If you have any questions, or would like to consider alternative options, you can speak with our **Customer Service team at** [(888) 285-8140][(800) 308-0179], from [8:30 a.m. to 6:30 p.m.], Eastern Time, Monday – Friday.

To request a coverage change check only ONE box below Keep current coverage and Reduce Daily Benefit* and **Reduce Total Lifetime Benefit** pay premium increase **Minimize Premium Increase** (benefit duration)* and **Minimize Premium Increase** (No Action Required) Daily Benefit Amount: [\$XXX.XX] Total Lifetime Benefit: Premium: [X] Years Daily Benefit Amount: [\$XXX.XX] [\$XXX.XX][mode] Premium: Total Lifetime Benefit: *A higher revised daily benefit [\$XXX.XX][mode] [X] Years amount may include automatic inflation increases between the Please note these durations do not date of this letter and the effective Premium: reflect claims paid or payable. date of the increase. [\$XXX.XX][mode] *Please note that the Total Lifetime Benefit number of years is used to calculate the Total Lifetime Benefit Note: If you do not submit a dollar amount. If MetLife pays the selection, your coverage will remain the same and your new full Nursing Home Daily Benefit premium will become effective on Amount, then the benefit duration would not exceed the number of [DATE]. years selected. If MetLife pays less than the Nursing Home Daily Benefit Amount, then the lifetime benefit duration could exceed the number of years selected. **Customized Decrease Option Coverage Termination** [Please CANCEL my coverage. I Please call the Customer Service team for available options understand that I will be provided coverage under a Limited Coverage Upon Lapse Following OTHER Premium Increase Endorsement ("LCUL"). As you consider this option, please note that this is

limited coverage and does not provide the same level of coverage you currently have.] [Please CANCEL my coverage. I understand that this will trigger coverage under the Nonforfeiture feature which I purchased with my policy. As you consider this option, please note that this is limited coverage and does not provide the same level of coverage you currently have.]

Please note that any changes in your coverage between now and the date when the new premium goes into effect may be calculated at the new rates. Bill mode changes can only be made on or after your policy anniversary date after the date the premium increase takes effect.

Please note you may not be able to increase benefits in the future without providing evidence of insurability. However, coverage changes may be able to be made without providing evidence of insurability through the inflation offering. Please refer to your policy for additional detail.

Some MetLife policies contain a [paid-up] survivorship feature [or a shared care rider]. If you currently qualify for the [paid-up] survivorship feature of your policy [or if you have purchased the shared care rider], please note that both policyholders may be required to maintain identical coverage in order for [these features][this feature] to remain in effect. Please refer to your policy for additional information.

I understand if I am on waiver of premium, that the change(s) will not become effective unless I resume paying premiums. Please note: It may not be in your best interest to make reductions to coverage while in claim.

I understand the policy change(s) I have selected above. I agree that any change(s) will become effective on the premium rate increase date outlined above. (Cancellations will be processed consistent with the terms of your policy and any applicable endorsements.)

Signature:	Date:
Signature	Date ⁻

Please sign, date and return this form to the address listed below by [Coverage Change Receipt Date]. No Response is required if you are not making any changes.

Metropolitan Life Insurance Company
[Long Term Care, PO Box 64911, St. Paul, MN 55164-0911
Phone: (888) 285-8140

Fax: (952) 833-5410]

[Long Term Care, P.O. Box 14634, Lexington, KY, 40512-9938

Phone: (800) 308-0179 Fax: (866) 314-5612]



Metropolitan Life Insurance Company Long Term Care [PO Box 64911, St. Paul, MN 55164-0911] [P.O. Box 990028, Hartford, CT 06199-0028]

[Mail Date]

[First Name] [Last Name]
[Address 1]
[Address 2]
[City, ST Zip or Country Name if Foreign address]

Dear [First Name] [Last Name]

New Long-Term Care Insurance coverage rates effective [DATE].

Policy #: [#######]

Premium Increase Notification – Please review

Why we're contacting you

After an in-depth analysis of our Long-Term Care business, MetLife has determined that a premium increase is necessary on certain long term care insurance policies. [We are implementing a [XX%] premium increase on your long term care insurance policy, which was issued in [STATE].]

What you need to know

We understand how important your long-term care insurance policy is to your personal financial plan. Any decision about premium increases is difficult and not taken lightly. **You may be able to reduce the change in premium by adjusting your coverage.** Details are provided in the "Your Options" section of this letter, and the enclosed Coverage Change Form.

This premium increase will affect a broad group of policyholders and is not based on any individual's personal factors, such as age, health status or claim history.

We requested a [XX%] premium increase on your policy and received authority from [STATE DOI] to implement the [XX%] increase on your policy noted above.

Effective Date: [EFFECTIVE DATE]

Current Premium Amount: [OLD AMOUNT]/[FREQUENCY]*
Increased Premium Amount: [NEW AMOUNT]/[FREQUENCY]

It is important that you be aware that, as explained in the Guaranteed Renewability statement in your policy, and subject to any applicable regulatory approval, **MetLife reserves the right to increase rates in the future.**

Please note that if you are on waiver of contribution at the time the increase becomes effective, there will be no impact to your coverage or premium unless and until your premium payments resume.

^{*} Current Premium information is as of [COMPLETE DATE] and may not reflect recent changes.

Your Options

We understand that a premium increase may not be affordable for some insureds. Your personalized options may help reduce the impact of the premium increase and, possibly, better meet your current coverage needs. Details are in the enclosed Coverage Change Form.

Please carefully evaluate your individual situation before selecting one of these options. If you choose to cancel your coverage, or make any changes complete the attached form and submit to MetLife. In order to ensure processing prior to the implementation of the rate increase, please submit any change requests by [FORM DATE]. Should you need more time to decide on a coverage decrease or termination of coverage, the provisions of your policy permit you to make these changes at any time.



Coverage Change Form due [DATE].

Please note that any changes in your coverage between now and the date when the new premium goes into effect may be calculated at the new rates. Bill mode changes can only be made on or after your policy anniversary date after the premium increase takes effect. If you would like to keep your current coverage and pay the full premium increase, no additional action is necessary.

Cancellation Requests

If you choose to cancel your long term care insurance policy, a limited long term care benefit may still be available to you. (As you consider this option, please note that this is **limited** coverage and does not provide the same level of coverage you currently have.)

[Insert for insureds with no nonforfeiture feature (also applicable for insureds with CBUL):

If your coverage lapses due to cancellation or nonpayment of premium at any time between the date of this letter and 120 days following the first due date of the increased premium, you will be issued a Limited Coverage Upon Lapse Following Premium Increase Endorsement ("LCUL") which provides limited coverage as described below. Under LCUL, your Total Lifetime Benefit will be the greater of: the sum of all premiums paid and waived prior to lapse; or [30 times the Nursing Home Daily] [Monthly] Benefit Amount in effect immediately prior to your date of lapse. However, if you have already received benefit payments under your policy, please note that the reduced Total Lifetime Benefit payable under LCUL as described above will not exceed the remaining Total Lifetime Benefit of your policy immediately prior to your date of lapse. Once LCUL goes into effect, your policy will be considered "paid-up" with no further premiums due, and you will no longer receive increases under any inflation option.

[Note: For policyholders who are eligible for and meet the requirements for payment of benefits under the Contingent Benefit Upon Lapse Nonforfeiture Feature ("CBUL") as a result of this rate increase, we will instead provide coverage under LCUL, which provides a benefit that is equal to the benefit payable under CBUL. We will not pay benefits under both CBUL and LCUL, or any other nonforfeiture feature.]

[Insert for letters to insureds who have an existing NF benefit:

Our records indicate your policy includes a nonforfeiture feature providing for reduced or limited coverage in the event that your policy lapses due to cancellation or nonpayment of premium. Please refer to your policy for additional information. If you elect to cancel your coverage, you are eligible for the limited coverage as described in your policy under the nonforfeiture feature.]

We're here to help

We are ready to assist you. Attached is a Frequently Asked Questions document to provide additional details regarding this notification. If you have any additional questions, please call your agent, or our Customer Service team at [888-285-8140][800-308-0179], between the hours of [8:30 a.m.-6:30 p.m.] Eastern Time, Monday through Friday. Our customer service representatives will be pleased to answer any questions or provide additional options to lessen the amount of this increase, if available.

Sincerely,

Thomas G. Reilly, Assistant Vice President

Product Management & Compliance

Thanas S. Reilly

Encl: [Frequently Asked Questions, Coverage Change Form, Cost of Care Chart, Business Reply Envelope]

Frequently Asked Questions MetLife Long Term Care Insurance Rate Increase

Q1. Why is MetLife implementing this rate increase?

A. MetLife continues to remain committed to ensuring that our pricing is appropriate to the benefits and risks of our products. We considered many factors when we developed premiums, including expectations about persistency rates (how many policyholders keep their policies), mortality rates (how long policyholders live) and morbidity rates (the frequency and severity of claims). These factors were based on the best available information at the time.

After an in-depth analysis of our Long-Term Care business, MetLife has determined that a premium increase is necessary on certain long term care insurance policies.

We continue to offer ways to mitigate the impact of rate increases through the use of benefit decrease options, when available.

Q2. What are my options?

A. You can either maintain your current coverage and pay the increased premium, or you can consider reducing your coverage, if possible. The coverage change request form, included with your letter, includes options, where available, to reduce your coverage to minimize the impact of the increase.

Q3. My spouse and I have shared care and survivorship on our policies. Does the identical coverage requirement apply?

A. Some MetLife policies contain a [paid-up] survivorship feature [or a shared care rider]. If you currently qualify for the [paid-up] survivorship feature of your policy [or if you have purchased the shared care rider], please note that both policyholders may be required to maintain identical coverage in order for [these features][this feature] to remain in effect. Please refer to your policy for additional information.

Q4. Why was I not presented with options to decrease my coverage?

A. The most likely reason is that you are already at the lowest possible coverage option. If you did not receive a coverage decrease option, you may still contact our Customer Service team to discuss other potential options.

Q5. My Rate Increase Effective Date is not for some time, why do I need to return my coverage change form so quickly?

A. The sooner MetLife receives your request to change coverage, the more likely the request will be processed prior to the rate increase effective date. However, please note, per the terms of your policy, you may request a coverage decrease or cancellation at any time. Please note, if your policy does not include a nonforfeiture feature or you do not qualify for nonforfeiture under the terms of your policy, LCUL will **only** be issued to you if your coverage lapses due to cancellation or nonpayment of premium at any time between the date of the rate action notification letter and 120 days following the first due date of the increased premium.

Q6. Will inflation offer acceptances and other coverage increases be subject to the new rates?

A. Yes, any inflation offer acceptances and other coverage increases made on or after the policyholder's premium bill due date when the new premium becomes effective will be based on the new rates.

Q7. I have automatic simple inflation increases each year. How does that impact the rate increase?

A. If your coverage is subject to automatic simple inflation increases and you elect to reduce your daily benefit amount, please note that this election will result in lower future increases to your daily benefit amount.

Q8. Can I change my bill mode prior to the effective date of the increase?

A. Bill mode changes can only be made on or after your policy anniversary date after the date the premium increase takes effect.

Q9. Is MetLife going to continue to provide service and pay claims?

A. Yes, MetLife remains committed to its existing LTCI insureds and will continue to ensure that they receive a high level of service, especially when they need it most—at time of claim.

Q10. Will policyholders currently on claim receive the rate increase?

A. An insured whose policy is impacted by the rate increase and is on waiver of premium will be notified at the same time as other affected policyholders. An insured on premium waiver will be informed that there will be no impact until such time as premium payments resume. Please note: It may not be in the policyholder's best interest to make reductions to coverage while in claim.

Q11. Are MetLife's financial strength and claims paying ability still strong?

A. Yes. MetLife continues to receive high ratings for financial strength and claims paying ability from the major rating agencies. You may review MetLife's ratings by various agencies at any time by visiting www.metlife.com, then tab along the top of the website and select "About Us", then "Governance", then "Ratings."

Q12. Who should I contact with additional questions?

A. You may call the Customer Service team at [888-285-8140][800-308-0179] between the hours of [8:30 a.m. and 6:30 p.m.] Eastern Time, Monday through Friday.